

EXHIBIT A



THEODORE O. BARTHOLOW, III ("THAD")
11300 N. CENTRAL EXPWY, SUITE 301 DALLAS, TEXAS 75243
TEL.: 214.696.9000 FAX: 214.696.9001 EMAIL: THAD@AKBPC.COM

BAR ADMISSIONS:

State: New York and Texas

Federal: Northern and Eastern Districts of Texas (Bankruptcy and District Courts).

EDUCATION:

BENJAMIN N. CARDOZO SCHOOL OF LAW, New York, New York

- J.D. 2002
- Cardozo Mediation Clinic
- Executive Editor, Cardozo Journal of International and Comparative Law
- Runner-up "Best Oralist" Jessup International Law Moot Court Competition (regionals)

UNIVERSITY OF TEXAS AT AUSTIN, B.A. (Philosophy) 1998, Austin, Texas

SKIDMORE COLLEGE (Fall 1993- Spring 1995), Saratoga Springs, New York

PROFESSIONAL ASSOCIATIONS & COMMUNITY INVOLVEMENT:

Graduate, Max Gardner's Bankruptcy Boot Camp and Ultimate Litigation Bootcamp (2008)

Member, National Association of Consumer Bankruptcy Attorneys (2004-Present)

Member, Dallas Area Young Bankruptcy Lawyers' Association (2009-Present)

American Red Cross, Disaster Volunteer (2007-Present)

Advisory Board Member, Safe Horizon Mediation Program (New York 2003-2005)

Volunteer Mediator, Civil Court and Small Claims Court for New York City (2001-2005)

NOTEWORTHY DECISIONS:

In re Eads, 417 B.R. 728, 740 (Bankr.E.D.Tex.2009).

In re Gulley / In re Jarratt, 400 B.R. 529, Bkrtcy.N.D.Tex., March 03, 2009 (NO. 07-33271-SGJ-13, 07-36011-SGJ-13).

In re Brown, (unpublished) Memorandum of Opinion (J. McGuire) TXEB Case No. 06-40285 Docket No. 103 (2009).

In re Gulley (Gulley v. Countrywide), --- B.R. ----, 2010 WL 3342193, Bkrtcy.N.D.Tex., August 23, 2010 (NO. 07-33271-SGJ-13, ADV 08-03467).

In re Guevara (Guevara v. Wells Fargo), (unpublished) Opinion and Order on Motion for Summary Judgment (J. Hale) TXNB Adv. Proc. No. 08-03191 Docket No. 68 (2009), affirmed on appeal by TXND: *In re Guevara (Guevara v. Wells Fargo)*, (J. Ferguson) Civil Action No. 3:10-cv-0547-F Docket No. 13 (8/18/2010).

In re Pastran, Slip Copy, 2010 WL 2773243, Bkrtcy.N.D.Tex., July 13, 2010 (NO. 06-34728-SGJ-13)

McGuiness v. Dodeka LLC et. al, Slip Copy, 2010 WL 1856450, E.D.Tex., May 07, 2010 (NO. 4:09CV334)



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LEGAL EMPLOYMENT HISTORY:

ARMSTRONG KELLETT BARTHOLOW P.C., *Partner* (December 2009-Present)
Dallas, Texas

BARTHOLOW & BARTHOLOW P.C., *Partner* (2008-2009)
Dallas, Texas

BARTHOLOW & BARTHOLOW / LAW OFFICE OF MOLLY BARTHOLOW, *Associate* (2004-2008)
Dallas, Texas

BOGRE & BARTHOLOW, *Partner* (2003-2004)
Brooklyn, New York

LONDON FISCHER LLP, *Associate* (2002-2003)
New York, New York

ARTWORK/ EXHIBITIONS:

Bar Matchless Gallery, Williamsburg (Bklyn), NY (2004)

Dallas Public Library, Dallas, Texas (2009)

Online portfolio: www.thadbartholow.com.

Armstrong Kellett Bartholow P.C.

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KAREN L. KELLETT obtained her B.B.A. from Texas A&M University, where she graduated *summa cum laude* in 1984, and her law degree from the University of Texas, where she graduated with honors in 1987. Ms. Kellett was an attorney at Thompson & Knight from 1987-1994. She represented, among others, NYSE clients in commercial bankruptcy and insolvency proceedings and litigation, including representing Southmark Corporation and Amdura Corporation in their Chapter 11 bankruptcies. In 1994, Ms. Kellett joined The Associates as Vice President and Assistant General Counsel, where she was bankruptcy strategist and litigation manager for consumer-financial-services litigation. While at Associates, Ms. Kellett primarily was responsible for consumer class-action litigation involving state and federal lending laws, including bankruptcy laws, in suits filed throughout the country.

Ms. Kellett opened her own law firm in 2000, where she specialized in consumer and commercial bankruptcies, and consumer and financial-services individual and class-action litigation. In 2010, Ms. Kellett formed Armstrong Kellett Bartholow P.C., which represents consumers in litigation and bankruptcies.

Ms. Kellett has successfully represented numerous plaintiffs in bankruptcy and other consumer-protection cases and class actions against national creditors in multiple venues. She has served and serves on local, state and national bar committees and practice-group associations, and writes and speaks frequently on bankruptcy and financial-services issues.

CAITLYN N. WELLS
ARMSTRONG KELLETT BARTHOLOW P.C.
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EXPERIENCE

Armstrong Kellett Bartholow P.C.

Associate Attorney

Dallas, Texas
February 2010 – present

- Represents clients in consumer litigation matters

Robert C. Heald, P.C.

Law Clerk

Lubbock, TX
March – May 2009

- Researched and wrote memos on varying bankruptcy and criminal law matters
- Drafted Cease and Desist letters and other legal correspondence

Andrews Kurth, L.L.P

Summer Intern

Dallas, TX
Summer 2004 & Summer 2006

- Assisted the law librarian with updating, cataloging, and organizing the law library
- Assisted attorneys and paralegals in managing and organizing discovery materials
- Helped prepare motions and briefs for filing under paralegal supervision

EDUCATION

Texas Tech University School of Law

Juris Doctorate

Lubbock, TX
May 2009

G.P.A. 3.45 (Top 21%), *Magna Cum Laude*

- Aggie Bar Association
- Phi Delta Phi
- Regent's Scholarship Recipient (renewed for 2007-2008 and 2008-2009)
- CALI Award in Public International Law
- Jurisprudence Award in Income Taxation and Land Use Planning
- Certificate of Excellence in Legal Research
- Dean's List Fall 2007, Spring 2008, Fall 2008, and Spring 2009

Texas A&M University

Bachelor's of Science in Psychology

College Station, TX
May 2006

Minor in History

G.P.A. 3.7, *Magna Cum Laude*

- Texas A&M Pre-Law Society
- Golden Key

EXHIBIT B

Armstrong Kellett Bartholow P.C.
11300 N Central Expy Ste 301
Dallas, TX 75243

Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
1/11/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	Meet with client regarding negative credit reporting from mortgage lender.				
2/21/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.50	\$262.50
	Draft complaint against AHSMI.				
3/29/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	Receive and review email from client regarding AHMSI reporting him 180 days late on credit report.				
6/1/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.00	\$175.00
	Draft complaint.				
6/7/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.50	\$87.50
	Make TO3's modifications to complaint.				
6/8/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.20	\$35.00
	Research service information for complaint.				
6/14/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	Phone call with client regarding status of case.				
6/16/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.60	N/C
	Attention to creating exhibits to complaint.				
6/17/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.50	\$87.50
	Modifications to complaint.				
6/17/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	Phone call with client regarding status of case.				
6/17/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	Complete civil cover sheet.				
6/17/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.40	N/C
	Finalize exhibits.				
6/20/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.40	\$70.00
	Edit complaint.				
6/21/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.50	N/C
	Research where to file complaint and filing procedures.				
6/21/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.50	\$87.50
	Finalize petition.				
6/23/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.40	N/C
	File complaint and all exhibits.				
7/22/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	Calendar answer deadline.				
8/3/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	Set up case in bankruptcy pro.				
8/15/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	Draft status report.				
8/17/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	Call with client regarding status of case and meeting to discuss settlement authority.				
8/17/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	Call with client regarding status of case and meeting to discuss settlement authority.				
8/17/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	Meet with client regarding strategy.				
8/24/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	Calendar Rule 26 deadline.				
8/24/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C

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Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
	<i>Speak to client regarding settlement.</i>				
8/24/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.50	\$87.50
	<i>Meet with client to discuss settlement authority.</i>				
8/31/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.20	\$35.00
	<i>Phone call with client regarding offers made. (.1) Email to TO3 regarding status of updated complaints for federal court. (.1)</i>				
8/31/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	N/C
	<i>File new complaint.</i>				
8/31/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.20	\$35.00
	<i>Amend complaint for federal court.</i>				
9/1/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.20	\$35.00
	<i>Amend complaint.</i>				
9/1/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	<i>Refile complaint.</i>				
9/2/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	N/C
	<i>Print and mail courtesy copy of complaint to court.</i>				
9/26/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	<i>Receive and review motion to dismiss.</i>				
10/6/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	N/C
	<i>Calendar response deadlines for motion to dismiss.</i>				
10/7/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	<i>Draft unopposed motion to extend deadline.</i>				
10/11/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	<i>Draft motion and order to extend for Marinosci deadline.</i>				
10/11/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	<i>Edit motion and draft order to extend for AHMSI deadline.</i>				
10/11/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	<i>File motions to extend deadline.</i>				
10/12/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	<i>Email proposed orders to court clerk.</i>				
10/14/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	<i>Calendar due dates for motion to dismiss responses.</i>				
11/29/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	<i>Scan in settlement documents.</i>				
11/29/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.20	N/C
	<i>Call to clerk regarding filing (.1). Refile certificate of interested persons (.1).</i>				
11/29/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	<i>File certificate of interested persons.</i>				
11/29/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	<i>Meet with client regarding case status and credit report.</i>				
11/29/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.50	\$87.50
	<i>Draft certificate of interested persons.</i>				
11/29/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.20	N/C
	<i>Review docket report.</i>				
12/16/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.80	\$140.00
	<i>Identify and prepare documents for initial disclosures, proof, and email to A. Golliher.</i>				
12/19/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	3.50	\$612.50

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Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
	<i>Proofread, edit response to motion to dismiss.</i>				
12/20/2011	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	N/C
	<i>Send courtesy copy of response to motion to dismiss to court.</i>				
1/3/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.20	\$35.00
	<i>Meet with client regarding collection of HOA dues.</i>				
1/9/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	N/C
	<i>Save defendant's reply to response to motion to dismiss to file.</i>				
1/11/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	<i>Meet with client regarding AHMSI reporting on his credit report.</i>				
2/8/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	<i>Phone call with client regarding status of case and lack of order on motion to dismiss.</i>				
2/13/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	<i>Meet with client regarding HOA collection.</i>				
2/27/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.70	\$122.50
	<i>Conference with client regarding additional correspondence received from AHMSI. (.2) Review client credit report and alerts. (.3) Conference with TO3 regarding discrepancies between credit scores and need to pull new credit reports. (.2)</i>				
2/27/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.70	N/C
	<i>(Erroneous duplicate entry). Meet with client regarding mail received. (.2) Review client credit report and alerts. (.3) Conference with TO3 regarding discrepancies between credit scores and need to pull new credit reports. (.2)</i>				
3/5/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	2.00	\$350.00
	<i>Draft electronically stored information preservation letter. (.2) Email letter to A. Goolliher. (.1) Draft discovery Requests to AHMSI. (1.7)</i>				
3/6/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	<i>Begin drafting discovery requests to G. Moss.</i>				
3/7/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.50	\$262.50
	<i>Draft discovery requests for G. Moss continued. (1) Draft discovery requests for Deutsche. (.5)</i>				
3/9/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.60	\$105.00
	<i>Make changes to discovery requests.</i>				
3/12/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	<i>Scan in discovery requests from AHMSI and email to TO3. Calendar due date. (.2) Draft deposition notice for AHMSI rep. (.3)</i>				
3/13/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.50	\$262.50
	<i>Compare answer to complaint. (.5) Research affirmative defenses, (.2) Update discovery requests to include questions related to affirmative defenses. (.8)</i>				
3/14/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	2.80	\$490.00
	<i>Draft deposition notices continued. (1) Make changes to discovery requests. (1.5) Analyze answer. (.3)</i>				
3/15/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.00	N/C
	<i>Continue drafting deposition notices.</i>				
3/16/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.00	\$175.00
	<i>Edit deposition notices.</i>				
3/20/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	<i>Phone call with client regarding status of the case.</i>				
3/21/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	<i>Meeting with client regarding correspondence received from insurance company.</i>				
3/28/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.10	N/C
	<i>(Erroneous duplicate entry). Update deposition notices and correspondence to A. Goolliher regarding same. (.4)</i>				

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Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
	<i>Telephone conference with client regarding status of case. (.2) Begin preparing discovery responses to discovery served by Defendants. (.5)</i>				
3/29/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	3.00	\$525.00
	<i>Continue drafting discovery responses and gathering documents.</i>				
3/30/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	3.50	\$612.50
	<i>Continue drafting discovery responses and reviewing documents to be produced.</i>				
4/2/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.60	\$105.00
	<i>Email to client regarding documents to look for. (.1) Attention to organizing responsive documents. (.5)</i>				
4/3/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.80	\$140.00
	<i>Meet with client regarding documents in his possession responsive to discovery requests. (.8)</i>				
4/3/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	1.00	\$225.00
	<i>Review client documents for responsive documents and scan. (1)</i>				
4/5/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.00	\$175.00
	<i>Review client documents and prepare for production.</i>				
4/6/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	3.00	N/C
	<i>Scan in documents for requests for production continued.</i>				
4/10/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	4.10	N/C
	<i>(Erroneous duplicate entry). Email to client regarding verification. (.1) Review documents to be produced and redact personal information. (4)</i>				
4/10/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	4.10	\$717.50
	<i>Email correspondence to client regarding verification for discovery responses. (.1) Review documents to be produced and redact personal information. (4)</i>				
4/11/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	5.90	\$1,032.50
	<i>Email to A. Gollhofer regarding deposition date for G. Moss (.1) Conference with TO3 regarding discovery responses (.5) Finish drafting discovery responses (5.0) Meet with client to finalize discovery responses (.3)</i>				
4/13/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	<i>Phone call with client regarding denial of mortgage information.</i>				
4/17/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	1.60	N/C
	<i>Conference call with TO3, A. Anthony, and A. Gollhofer regarding defendant discovery responses. (1.6)</i>				
4/18/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.60	\$280.00
	<i>Chart responses to discovery requests. (1.6)</i>				
4/19/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	5.50	\$962.50
	<i>Research and prepare memorandum regarding pattern and practice evidence and relevance to issues in case. (5) Review documents produced by defendants. (.5)</i>				
4/20/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.20	\$210.00
	<i>Review defendant discovery responses for items for which no response was given. (.2) Create table of disputed requests for motion to compel. (1)</i>				
4/23/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.50	N/C
	<i>Phone call with client regarding Defendants' attempts to serve his ex-wife with deposition subpoena. (.1) Draft motion to amend joint discovery/case management plan. (1) Draft proposed order on motion to amend plan. (.4)</i>				
4/24/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.60	\$105.00
	<i>Edit motion to amend scheduling order and proposed order to reflect new trial date. (.4) Telephone conference with client regarding service of subpoena on ex-wife by Defendants for her deposition. (.2) File motion to amend scheduling order and proposed order. (.2) (no charge).</i>				
5/16/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	<i>Telephone conference with client regarding additional correspondence received from AHMSI.</i>				
6/6/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50

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6/7/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.50	N/C
	Telephone conference with client regarding status of case. Update and serve deposition notices.				
6/14/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	4.00	\$700.00
	Draft portions of motion to compel.				
6/25/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.70	N/C
	Review Defendants' supplemental document production and compare to discovery requests.				
6/27/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.80	\$140.00
	Update motion to compel. (.5) Research certificate of conference requirement on motion to exceed page limit. (.2) Email correspondence with A. Anthony & A. Golliher regarding exceeding page limit. (.1)				
6/28/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	4.10	N/C
	Telephone conference and email correspondence with A. Anthony regarding motion to exceed page limitation. (.3) Review local rules regarding page limits for motions and draft motion to exceed page limit. (.8) Update motion to compel. (.3)				
7/5/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.30	\$52.50
	Telephone conference with client regarding deposition dates and status of case. (.1) Phone call with client regarding deposition. (.2)				
7/9/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.50	\$87.50
	Compare Deutsche's amended discovery responses to Deutsche's original discovery responses. (.5)				
7/16/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.30	\$227.50
	Telephone conferences with A. Golliher regarding deposition location. (.2) Telephone conference with B. Duarte to set up depositions. (.2) Amend deposition notices. (.5) Serve updated deposition notices. (.3) Telephone conference with client regarding correspondence received regarding denial of credit. (.1)				
7/17/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.10	\$17.50
	Meet with client regarding denial of credit letter received.				
7/20/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.00	\$175.00
	Prepare deposition exhibits.				
7/23/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	3.00	N/C
	Prepare deposition exhibits.				
7/24/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	4.00	N/C
	Prepare deposition exhibits.				
7/25/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	0.20	N/C
	Attention to supplemental discovery received from Defendants.				
7/27/2012	Caitlyn N. Wells	Adversary Proceeding	\$175.00	1.10	\$192.50
	Phone calls with A. Golliher regarding deposition location. Phone call to court reporters to move deposition. Email to A. Golliher to confirm. (.3) Prepare deposition exhibits. (.8)				
8/8/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.50	\$112.50
	Attention to rough draft of deposition transcripts.				
8/10/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.40	\$90.00
	Review AHMSI deposition transcript for names of persons with knowledge.				
8/13/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	3.60	\$810.00
	Review Homeward deposition for instances where witness lacks knowledge of deposition topics.				
8/14/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	1.80	\$405.00
	Review Deutsche deposition for people with knowledge and instances where witness did not have knowledge of deposition topics.				
8/15/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	2.00	\$450.00
	Phone call with client regarding case status. (.1) Review Deutsche deposition for topics representative lacked knowledge of. (1.9)				

Armstrong Kellett Bartholow P.C.
11300 N Central Expy Ste 301
Dallas, TX 75243

Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
8/16/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	1.20	N/C
	Finalize deposition charts.				
8/20/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	2.50	\$562.50
	Telephone conference with client regarding his deposition scheduled for tomorrow. (.3) Conference with TO3 regarding deposition. (.2) Prepare for defense of his deposition. (2.0)				
8/21/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	6.50	\$1,462.50
	Prepare client for deposition. (.8) Attend deposition. (5.7)				
8/28/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.30	\$67.50
	Meet with client regarding new correspondence received from AHMSI and mediation date for court-ordered mediation.				
8/29/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.70	\$1,057.50
	Begin preparing discovery responses to second set of discovery propounded by Defendants on Plaintiffs. (2) Review documents produced and documents in client file. (2.5) Telephone conference with client regarding documents requested by Defendants. (.2)				
8/30/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	1.70	N/C
	Telephone conference with client regarding documents he will need to produce for our response to Defendants' second set of discovery served on us. (.9) Email correspondence to client regarding discovery documents and mediation date. (.8)				
8/31/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	1.70	\$382.50
	Telephone conference with client regarding responsive documents. (.2) Compare amended discovery responses to original responses. (1.5)				
9/4/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.50	\$1,012.50
	Review supplemental production. (.5) Prepare deposition notice for Sameena Patel (.3) Draft letter to A. Anthony regarding witness lacking knowledge. (2) Meet with client regarding case. (.5) Conference call with A. Anthony, A. Golliher and TO3 regarding motion to compel hearing. (.7) Draft and serve deposition notices for James Brantley and representatives that contacted client post-discharge (.5)				
9/6/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	3.50	N/C
	Attention to client documents for production.				
9/7/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	2.20	\$495.00
	Review documents to be produced. (2) Conference with TO3 regarding discovery responses. (.2)				
9/12/2012	Caitlyn N. Wells	Case Administration	\$225.00	0.20	\$45.00
	Conference with client regarding new correspondence received from Homeward.				
9/13/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.10	\$22.50
	Telephone conference with client regarding second subpoena served on ex-wife.				
9/17/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.30	\$67.50
	Review mediation packet. (.1) Forward same to TO3. (.1) Study amended confidentiality designations. (.1)				
9/18/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.40	\$90.00
	Complete mediation worksheet.				
9/19/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.50	\$112.50
	Review client documents for supplemental production.				
9/24/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.30	\$967.50
	Telephone conference with client regarding deposition of ex-wife and mediation. (.1) Conference with TO3 regarding mediation statement. (.2) Begin preparing draft mediation statement. (2) Review corrections to L. Baggs depositions. (.3) Review client's deposition for corrections. (2)				
9/25/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.00	\$900.00
	Prepare for mediation.				
9/26/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	13.00	\$2,925.00
	Meet with client to discuss mediation process and review deposition. (1.5) Research regarding disclaimer				

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Dallas, TX 75243

Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
9/27/2012	Caitlyn N. Wells	language. (1.5) Draft mediation statement. (9.5) Review depositions for relevant excerpts. (.5) Adversary Proceeding	\$225.00	9.20	N/C
9/28/2012	Caitlyn N. Wells	Prepare mediation statement and exhibits. Adversary Proceeding	\$225.00	6.50	\$1,462.50
9/29/2012	Caitlyn N. Wells	Prepare mediation statement continued. (4) Finalize and serve supplemental production. (.5) Prepare and circulate draft motion to continue. (.5) Conference with TO3 regarding settlement strategy. (1.5) Adversary Proceeding	\$225.00	1.50	N/C
10/1/2012	Caitlyn N. Wells	Conference with TO3 and JP regarding settlement strategy. Adversary Proceeding	\$225.00	7.00	\$1,575.00
10/2/2012	Caitlyn N. Wells	Attend mediation (Leave and return mediation for two hours for hearing in Ft. Worth). Adversary Proceeding	\$225.00	0.50	\$112.50
10/3/2012	Caitlyn N. Wells	Prepare and send corrections to deposition to court reporter. (.4) Email correspondence with A. Golliher regarding Plaintiff's errata sheet. (.1) Adversary Proceeding	\$225.00	0.40	N/C
10/16/2012	Caitlyn N. Wells	Review mediator's proposal. (.3) Email correspondence with D. Lowy confirming receipt of proposal. (.1) Adversary Proceeding	\$225.00	0.40	\$90.00
10/17/2012	Caitlyn N. Wells	Telephone conference with court coordinator regarding new trial dates. (.2) Update motion to continue and proposed order to reflect trial date. (.4) Circulate proposed motion and order to A. Anthony and A. Golliher. (.1) Adversary Proceeding	\$225.00	0.70	N/C
10/18/2012	Caitlyn N. Wells	Telephone conference with A. Golliher regarding motion to continue and expert deadlines. (.1) Conference with TO3 regarding strategy with respect to expert deadlines. (.1) Conference with client regarding new insurance correspondence and status of case. (.5) Adversary Proceeding	\$225.00	0.60	\$135.00
10/22/2012	Caitlyn N. Wells	Conference with TO3 regarding deadlines issue. (.2) Review motion and proposed order to extend deadlines. Email correspondence with A. Golliher regarding same. (.2) Email correspondence with A. Golliher requesting dates and locations for deposition of expert. (.2) Adversary Proceeding	\$225.00	0.60	N/C
10/24/2012	Caitlyn N. Wells	Review client documents for supplemental production. (.4) Calendar new litigation deadlines. (.2) Adversary Proceeding	\$225.00	0.60	\$135.00
11/2/2012	Caitlyn N. Wells	Prepare deposition notice and subpoena of Defendant credit expert. (.5) Email correspondence with A. Anthony and A. Golliher regarding accepting service of subpoena. (.1) Adversary Proceeding	\$225.00	0.40	N/C
11/7/2012	Caitlyn N. Wells	Update and serve subpoena and deposition notice for J. Ulzheimer. Adversary Proceeding	\$225.00	0.20	\$45.00
11/9/2012	Caitlyn N. Wells	Telephone conference with client regarding status. Adversary Proceeding	\$225.00	2.10	\$472.50
11/13/2012	Caitlyn N. Wells	Review AHMSI, Deutsche and Moss depositions for oral document requests. (2) Email correspondence with A. Golliher regarding documents requested at depositions. (.1) Adversary Proceeding	\$225.00	0.40	\$90.00
11/26/2012	Caitlyn N. Wells	Compare original and amended privilege logs. Adversary Proceeding	\$225.00	3.50	N/C
11/27/2012	Caitlyn N. Wells	Prepare for deposition of J. Ulzheimer. Adversary Proceeding	\$225.00	11.00	\$2,475.00
11/28/2012	Caitlyn N. Wells	Prepare for deposition of J. Ulzheimer continued. Adversary Proceeding	\$225.00	8.00	N/C
11/29/2012	Caitlyn N. Wells	Attend deposition of J. Ulzheimer Adversary Proceeding	\$225.00	0.20	\$45.00
	Caitlyn N. Wells	Telephone conference with client regarding outcome of deposition.			

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Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
12/3/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.20	\$45.00
	Prepare and serve subpoena for expert reports.				
12/4/2012	Caitlyn N. Wells	Case Administration	\$225.00	0.10	N/C
	Email correspondence with A. Golliher regarding accepting service of subpoena for J. Ulzheimer records.				
12/6/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.10	N/C
	Email correspondence with A. Anthony and A. Golliher regarding going to Locke Lord to obtain recordings of AHMSI phone calls to client.				
12/10/2012	Caitlyn N. Wells	Case Administration	\$225.00	2.70	\$607.50
	Conference with TO3 regarding motion for summary judgment strategy. (.4) Travel to-from Locke Lord and record phone calls to client. (1) Research summary judgment motion requirements. (.5) Review collection notes for phone calls to client. (.8)				
12/12/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	5.50	\$1,237.50
	Prepare outline of motion for summary judgment. (1) Research issues for motion for summary judgment. (3) Review supplemental production received from Defendants. (.5) Conference with TO3 regarding new discovery. (1)				
12/13/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	8.50	\$1,912.50
	Attention to reviewing production for duplicate documents. (1) Prepare memo regarding discovery contents and recommendations. (.5) Research issues for motion for summary judgment. (7)				
12/14/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.50	\$1,012.50
	Work on motion for summary judgment continued.				
12/15/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.50	\$1,012.50
	Work on motion for summary judgment continued.				
12/17/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	3.80	\$855.00
	Continue researching and preparing draft motion for summary judgment. (3.5) Review documents provided by J. Ulzheimer. (.2) Email correspondence with B. Duarte regarding status of Ulzheimer deposition transcript. (.1)				
12/18/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	3.50	\$787.50
	Continue preparing draft motion for summary judgment.				
12/19/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	6.50	\$1,462.50
	Review Ulzheimer deposition. (3) Conference with client to prepare affidavit for summary judgment. (2.5) (no charge). Continue work on motion for summary judgment. (4)				
12/20/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	11.00	\$2,475.00
	Continue work on motion for summary judgment. (7.5) Prepare TO3 affidavit for motion for summary judgment and prepare exhibits. (1) Prepare exhibits for motion for summary judgment. (2.5)				
12/21/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.10	N/C
	Telephone conference with TO3 regarding deficiency in summary judgment filing and need to prepare agreed motion to exceed page limit.				
12/21/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.50	N/C
	Correspondence with Court regarding courtesy copy of motion for summary judgment.				
12/23/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.30	\$67.50
	Prepare motion to exceed page limit and proposed order. (.3) Refile motion for summary judgment and motion to exceed page limit. (.4) (no charge)				
12/28/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	2.00	\$450.00
	Review Defendants' motion for summary judgment and create .word version with links to cases cited by Defendants.				
12/31/2012	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.50	\$112.50
	Review discovery and disclosures for mention of C. Ellis.				
1/2/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.50	\$112.50

Armstrong Kellett Bartholow P.C.
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Dallas, TX 75243

Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
	<i>Begin preparing motion to strike Cindi Ellis affidavit.</i>				
1/4/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.50	N/C
	<i>Telephone conferences with court and court reporter regarding ordering transcript of motion to compel.</i>				
1/7/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.20	N/C
	<i>Telephone conference with D. Maxwell regarding transcript quote.</i>				
1/8/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.50	N/C
	<i>Prepare and send deposit check to D. Maxwell. (.3) Review second amended discovery responses. (.2)</i>				
1/9/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	1.80	\$405.00
	<i>Compare second amended discovery responses to first amended responses. Mark changes and forward to TO3. (1) Review TO3 comments on cases cited by Defendants in motion for summary judgment. (.8)</i>				
1/14/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	2.90	\$652.50
	<i>Review transcript of motion to compel hearing. (.3) Conference with TO3 regarding issue with transcript and to do items. (.5) Research for motion to strike. (1.8)</i>				
1/15/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	2.00	\$450.00
	<i>Research regarding effect of failure to disclose witness. (1) Conference with TO3 regarding summary judgment response and to-do items. (1)</i>				
1/16/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	1.80	\$405.00
	<i>Work on response to motion for summary judgment. (1) Continue preparing motion to strike. (.8)</i>				
1/17/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	9.20	\$2,070.00
	<i>Continue drafting motion to strike affidavit of Cindi Ellis. (3) Email correspondence with A. Golliher regarding motion to strike and motion to exceed page limits. (.2) Review summary judgment record and response for citations to record. (6)</i>				
1/18/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	11.50	\$2,587.50
	<i>Edit summary judgment response, including cites to record/cases. (8) Draft FDCPA and TDCA section of response to motion for summary judgment. (3) File motion to strike affidavit of Cindi Ellis and response to motion for summary judgment. (.5)</i>				
1/22/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.60	N/C
	<i>Telephone conference with court clerk regarding misfiled response. (.2) Prepare correspondence to Court regarding courtesy copy of motion to strike and response. (.4)</i>				
1/23/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.10	\$22.50
	<i>Email correspondence with A. Watt regarding agreement to extend time to reply.</i>				
1/24/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.40	\$90.00
	<i>Review motion to strike and motion for summary judgment responses.</i>				
1/28/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.70	\$157.50
	<i>Edit and file joint motion to extend deadlines. (.5) Telephone conference with court clerk regarding filing. (.2)</i>				
2/5/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	1.00	\$225.00
	<i>Begin preparing reply to AHMSI and Deutsche's response to motion for summary judgment.</i>				
2/6/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.00	\$900.00
	<i>Continue preparing reply, including research.</i>				
2/7/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.00	\$900.00
	<i>Continue preparing reply. (4) Begin preparing reply to Moss. (4) (no charge).</i>				
2/8/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.30	\$967.50
	<i>Prepare exhibits to response to motion to strike. (.8) Continue preparing Moss reply. (2.5) Edit response to motion to strike. (.5) Prepare proposed orders for both motions. (.5) File response and proposed order. (.2) (n/c) File replies and proposed order. (.3) (n/c)</i>				
2/14/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.50	\$112.50
	<i>Edit response to motion to exceed page limit.</i>				
2/15/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.60	N/C

Armstrong Kellett Bartholow P.C.
11300 N Central Expy Ste 301
Dallas, TX 75243

Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
		Telephone conference with Court and Defendants' counsel regarding scheduling remaining case deadlines. (.2)			
2/18/2013	Caitlyn N. Wells	Telephone conference with client regarding status and letter from Ocwen. (.2) Calendar new deadlines. (.2)	\$225.00	9.00	\$2,025.00
		Research, prepare and file reply to motion to strike.			
2/19/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.90	N/C
		Telephone Conference with client regarding correspondence received. (.7) Prepare correspondence to Court regarding courtesy copy of reply. (.2)			
3/14/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.80	N/C
		Prepare motion to supplement summary judgment record. (.6) Conference with client regarding new documents received from Ocwen and Homeward. (.2)			
3/25/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.70	N/C
		File motion to supplement, exhibits and proposed order. (.2) Prepare proposed order on motion to supplement. (.3) Prepare correspondence to Court regarding courtesy copy of motion to supplement summary judgment record. (.2)			
4/5/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.20	N/C
		File exhibits 10 and 11 to motion for summary judgment. (.1) Telephone conference with clerk's office regarding proper filing event. (.1)			
4/29/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.20	\$45.00
		Telephone conference with client regarding order cancelling trial.			
5/14/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.20	\$45.00
		Telephone conference with client regarding status of case.			
5/15/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.80	\$180.00
		Study memorandum opinion on summary judgment.			
5/16/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.20	N/C
		Telephone conference with client regarding opinion.			
5/17/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	3.00	\$675.00
		Begin researching cases involving discharge violations and awards of attorneys' fees and/or sanctions.			
5/20/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	3.50	\$787.50
		Conference with TO3 and KLK regarding strategy for brief on sanctions. (1.5) Review AHMSI deposition transcript for information relevant to sanctions. (2)			
5/21/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	4.50	\$1,012.50
		Review Baggs Deutsche deposition for information relevant to sanctions. (2.5) Begin reviewing Ulzheimer deposition for information relevant to damages. (2)			
5/22/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	0.50	\$112.50
		Continue analyzing Ulzheimer deposition for information related to damages.			
5/23/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	3.60	\$810.00
		Read most recent Jones v. WF opinion for information related to damages structures, including punitives. (.8) Finish reviewing Ulzheimer deposition for information related to damages. (1.5) Conference with TO3 and KLK regarding brief in support of sanctions and brainstorming session. (1.3)			
5/24/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	3.90	\$877.50
		Review memorandum opinion for factual findings supporting sanctions award. (.6) Begin preparing chart of client's hard damages. (1.5) Review TO3 outline of sanctions brief. (.3) Finish reviewing Ulzheimer deposition transcript for information related to credit damages. (1.5)			
5/25/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	7.10	\$1,597.50
		Review time and billing records. (2) Compile .pdf binder of all documents deemed confidential in case. (1.5) Complete chart of client's hard damages. (2) Review policies and procedures information for sanctionable conduct. (.8) Begin reading client's deposition transcript for information supporting emotional damages. (.8)			
5/26/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	11.00	\$2,475.00
		Work on brief in support of sanctions.			

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Dallas, TX 75243

Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Caitlyn N. Wells

Date	Timekeeper	Project	Rate	Hours	Charge
5/27/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	11.50	\$2,587.50
	Work on brief in support of sanctions.				
5/28/2013	Caitlyn N. Wells	Adversary Proceeding	\$225.00	12.00	\$2,700.00
	Work on brief in support of sanctions.				
				Total Hours	Total Charges
				382.10	\$67,792.50

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Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Karen L. Kellett

Date	Timekeeper	Project	Rate	Hours	Charge
8/24/2011	Karen L. Kellett	Adversary Proceeding	\$450.00	0.20	\$90.00
	Review settlement demand of Plaintiffs.				
9/26/2011	Karen L. Kellett	Adversary Proceeding	\$450.00	0.10	\$45.00
	Review motion to dismiss.				
9/26/2011	Karen L. Kellett	Adversary Proceeding	\$450.00	0.40	N/C
	Review emails from opposing counsel regarding motion to dismiss. Review same. Conference with T03 regarding same.				
9/27/2011	Karen L. Kellett	Adversary Proceeding	\$450.00	0.10	N/C
	Attention to calendaring response deadlines to motion to dismiss. Email to trial team regarding same.				
11/4/2011	Karen L. Kellett	Adversary Proceeding	\$450.00	0.40	\$180.00
	Review response to our settlement demand. Conference with T03 regarding same. Review of email exchange between T03 and A. Golliher.				
11/29/2011	Karen L. Kellett	Adversary Proceeding	\$450.00	0.50	\$225.00
	Conference with T03 regarding AHMSI's motion to dismiss. Review Hicks opinion and forwarded same to T03.				
11/29/2011	Karen L. Kellett	Adversary Proceeding	\$450.00	0.10	N/C
	Attention to correspondence between T03 and A. Golliher.				
12/19/2011	Karen L. Kellett	Adversary Proceeding	\$450.00	4.00	N/C
	(Erroneous duplicate entry). Work on exceptions of response to motion to dismiss. Conference with T03 and C. Wells regarding same.				
12/19/2011	Karen L. Kellett	Adversary Proceeding	\$450.00	4.10	\$1,845.00
	Work on sections of response to motion to dismiss. Conferences with T03 and C. Wells regarding same.				
3/22/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	0.30	\$135.00
	Attention to discovery issues regarding production and privilege log.				
3/23/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	0.20	\$90.00
	Attention to discovery issues regarding depositions - correspondence between T03 and A. Golliher regarding same/				
4/19/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	0.10	N/C
	Review emails on discovery.				
4/20/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	0.40	N/C
	Review emails on discovery.				
4/24/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	0.20	N/C
	Review emails on discovery.				
4/30/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	0.10	N/C
	Review emails on discovery regarding deposition of Plaintiff.				
5/4/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	0.40	\$180.00
	Conferences with T03 regarding requested confidentiality agreement. Review extensive emails with opposing counsel regarding same.				
6/20/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	1.10	\$495.00
	Conferences with T03 regarding motion to compel. (.3) Review case law regarding same. (.8)				
6/26/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	2.00	\$900.00
	Work with T03 on sections of motion to compel. Draft responsive correspondence to A. Anthony regarding discovery disputes.				
6/26/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	0.50	\$225.00
	Draft memorandum to Locke Lord attorneys regarding discovery. Conference with T03 regarding same and regarding motion to compel.				
7/2/2012	Karen L. Kellett	Adversary Proceeding	\$450.00	0.20	N/C
	Telephone conference with T03 regarding unacceptable deposition request from opposing counsel. Review e-mails between T03 and A. Anthony regarding same.				

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Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Karen L. Kellett

Date	Timekeeper	Project	Rate	Hours	Charge
7/16/2012	Karen L. Kellett	Adversary Proceeding Conference with T03 regarding upcoming depositions, and Defendants' attempts to have an employee of AHMSI appear as the corporate representative of Defendant Deutsche Bank.	\$450.00	0.40	N/C
7/20/2012	Karen L. Kellett	Adversary Proceeding Conference with T03 regarding strategy.	\$450.00	0.30	N/C
7/23/2012	Karen L. Kellett	Adversary Proceeding Conferences with T03 regarding defendant's assertion would not appear for deposition, request for confidentiality and conference call with A. Anthony and A. Golliher regarding same.	\$450.00	0.30	\$135.00
7/24/2012	Karen L. Kellett	Adversary Proceeding Prepare for depositions, review and respond to emails of A. Anthony and A. Golliher regarding discovery issues and depositions. Conference with T03 regarding same.	\$450.00	3.00	\$1,350.00
7/25/2012	Karen L. Kellett	Adversary Proceeding Depo of AHMSI and Deutsche.	\$450.00	14.00	N/C
7/26/2012	Karen L. Kellett	Adversary Proceeding Conference with trial team regarding strategy. (.5) Legal research regarding surrender/discharge cases. (1.5)	\$450.00	2.00	\$900.00
7/27/2012	Karen L. Kellett	Adversary Proceeding Conference with T03 regarding Moss corporate representative deposition.	\$450.00	0.20	N/C
9/26/2012	Karen L. Kellett	Adversary Proceeding Legal research regarding cases on disclaimer language.	\$450.00	2.00	\$900.00
10/17/2012	Karen L. Kellett	Adversary Proceeding Conference with T03 regarding strategy.	\$450.00	1.00	\$450.00
12/12/2012	Karen L. Kellett	Adversary Proceeding Work on motion for summary judgment.	\$450.00	3.60	\$1,620.00
12/27/2012	Karen L. Kellett	Adversary Proceeding Review motion for summary judgment filed by AHMSI, and exhibits.	\$450.00	2.10	N/C
1/4/2013	Karen L. Kellett	Adversary Proceeding Review new Mazzant opinon on attorneys' fees. Discussion with T03 regarding same and effect for Bibolotti case.	\$500.00	0.40	\$200.00
2/7/2013	Karen L. Kellett	Adversary Proceeding Review and revise reply to motion for summary judgment and legal research regarding same.	\$500.00	2.50	\$1,250.00
3/13/2013	Karen L. Kellett	Adversary Proceeding Review new favorable cases on issues raised in this case, i.e., disclaimer language, and conferences with T03 regarding supplementation to summary judgment materials.	\$500.00	0.70	N/C
4/4/2013	Karen L. Kellett	Adversary Proceeding Review of email correspondence related to supplementation of record between Plaintiff's counsel and Defendants' counsel.	\$500.00	0.20	N/C
5/16/2013	Karen L. Kellett	Adversary Proceeding Review court's opinion on summary judgment, and discussion with T03 regarding same. (.5) Begin research for request for attorneys' fees and brief regarding same. (1.1)	\$500.00	1.60	\$800.00
5/20/2013	Karen L. Kellett	Adversary Proceeding Conference with T03 and C. Wells regarding strategy for briefing due regarding sanctions.	\$500.00	0.30	\$150.00
5/20/2013	Karen L. Kellett	Adversary Proceeding Legal research for portions of the briefing on sanctions.	\$500.00	2.60	\$1,300.00
5/26/2013	Karen L. Kellett	Adversary Proceeding Legal research for portions of the sanctions brief and drafting of same.	\$500.00	4.30	\$2,150.00
5/27/2013	Karen L. Kellett	Fee/Employment Applications Work on fee application and motion regarding same.	\$500.00	3.60	\$1,800.00
5/27/2013	Karen L. Kellett	Adversary Proceeding	\$500.00	6.80	\$3,400.00

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Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
 Report Period: All Dates

Karen L. Kellett

Date	Timekeeper	Project	Rate	Hours	Charge
		<i>Additional legal research and continued drafting portions of brief on sanctions for discharge violation.</i>			
5/28/2013	Karen L. Kellett	Adversary Proceeding	\$500.00	5.20	\$2,600.00
		<i>Further legal research, and drafting and revising briefing on sanctions.</i>			
5/28/2013	Karen L. Kellett	Fee/Employment Applications	\$500.00	4.20	\$2,100.00
		<i>Further work on fee application.</i>			
				Total Hours	Total Charges
				76.70	\$25,515.00

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HOURLY BILLING REPORT BY TIMEKEEPER
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Theodore O Bartholow III

Date	Timekeeper	Project	Rate	Hours	Charge
6/7/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	1.20	\$330.00
	Extensive modifications to complaint.				
6/21/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	N/C
	Research service information for Deutsche Bank and email to CNS with instructions to update draft complaint.				
6/21/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.70	\$192.50
	Extensive modifications to complaint.				
7/19/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	\$55.00
	Telephone conference and email correspondence with A. Golliher & Locke Lord regarding Defendants' request for extension and settlement options.				
7/21/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.10	\$27.50
	Email correspondence with A. Golliher regarding AHMSI's request for extension of time to answer and settlement status.				
7/21/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.10	N/C
	(Erroneous duplicate entry). Study and execute Rule 11 agreement extending AHMSI's deadline to respond to complaint.				
7/21/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.10	\$27.50
	Email correspondence with A. Golliher regarding AHMSI'S request for extension of time to answer and settlement status.				
7/21/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.10	\$27.50
	Study and execute Rule 11 agreement extending AHMSI's deadline to respond to complaint.				
8/25/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.40	\$110.00
	Email settlement proposal to A. Golliher (counsel for AHMSI).				
8/25/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.30	\$82.50
	Conference with client and CNS settlement options.				
9/2/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	N/C
	Email correspondence with Court Clerk and CNS regarding amended complaint.				
9/20/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.70	\$192.50
	Study motion to dismiss filed by Defendants.				
9/26/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	\$55.00
	Email correspondence with A. Golliher requesting extension of time to respond to Motion to Dismiss.				
9/27/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	\$55.00
	Email correspondence with A. Golliher regarding settlement.				
10/11/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.40	N/C
	Modify draft motion and order for extension of time to respond to Motion to Dismiss.				
10/12/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	N/C
	Email correspondence with C. Wells and B. Ferrill regarding corrections to filing of motion for extension of time.				
10/14/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.10	\$27.50
	Study order on motion for extension of time to file response to Motion To Dismiss.				
10/21/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.30	\$82.50
	Study order directing parties to meet, report and appear at scheduling conference.				
11/4/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.50	\$137.50
	Email correspondence with A. Golliher regarding AHMSI's \$500 settlement offer.				
11/7/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.30	\$82.50
	Email correspondence with A. Golliher regarding scheduling Rule 26(f) conference.				
11/7/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	1.40	\$385.00
	Legal research regarding discharge violation for communications by mortgage servicer with borrower regarding surrendered property.				
11/8/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	7.00	\$1,925.00

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Report Period: All Dates

Theodore O Bartholow III

Date	Timekeeper	Project	Rate	Hours	Charge
	<i>Prepare initial outline and begin draft response to Motion to Dismiss.</i>				
11/9/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	4.00	\$1,100.00
	<i>Finalize response to Motion to Dismiss.</i>				
11/9/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	1.40	\$385.00
	<i>Legal research regarding bankruptcy disclaimer language's effectiveness to mitigate discharge violations.</i>				
11/9/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	7.00	\$1,925.00
	<i>Draft legal argument section of response to Motion to Dismiss.</i>				
11/9/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	3.50	N/C
	<i>Legal research regarding cases decided by J. Mazzant on mortgage issues.</i>				
11/10/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	\$55.00
	<i>Email correspondence with A. Golliher regarding scheduling of Rule 26 conference.</i>				
11/14/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.10	\$27.50
	<i>Telephone conference with A. Golliher regarding scheduling conference for AHMSI litigation.</i>				
11/15/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.70	\$192.50
	<i>Telephone conference regarding discovery plan.</i>				
11/15/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	\$55.00
	<i>Email correspondence with A. Golliher regarding working draft of discovery plan.</i>				
11/23/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.10	N/C
	<i>Email correspondence with A. Golliher regarding draft discovery plan.</i>				
11/23/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.40	\$110.00
	<i>Study draft discovery plan; revise.</i>				
11/28/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	\$55.00
	<i>Email and telephone correspondence with A. Golliher regarding discovery plan.</i>				
11/29/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.60	\$165.00
	<i>Email and telephone correspondence with A. Golliher regarding withdrawal of cite to Hicks case in Defendants' Motion to Dismiss.</i>				
11/29/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.70	\$192.50
	<i>Study modified draft discovery plan; email correspondence with A. Golliher regarding same.</i>				
11/29/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.30	N/C
	<i>Prepare certificate of interested persons.</i>				
11/29/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.10	\$27.50
	<i>Study AHMSI corporate disclosure statement.</i>				
12/2/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	1.20	N/C
	<i>Study AHMSI's motion to dismiss amended complaint.</i>				
12/5/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.10	N/C
	<i>Study Court's notice that scheduling conference has been cancelled.</i>				
12/13/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.20	N/C
	<i>Research local rules for filing response to amended motion to dismiss.</i>				
12/16/2011	Theodore O Bartholow III	Asset Analysis & Recovery	\$275.00	3.20	\$880.00
	<i>Prepare and email Plaintiff's initial disclosures.</i>				
12/16/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	0.30	\$82.50
	<i>Study Defendants' Initial disclosures.</i>				
12/17/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	5.40	\$1,485.00
	<i>Prepare response to Defendants' motion to dismiss amended complaint.</i>				
12/18/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	6.00	N/C
	<i>Update legal research/argument section of response to motion to dismiss amended complaint.</i>				
12/19/2011	Theodore O Bartholow III	Adversary Proceeding	\$275.00	9.00	\$2,475.00

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Report Period: All Dates

Theodore O Bartholow III

Date	Timekeeper	Project	Rate	Hours	Charge
1/3/2012	Theodore O Bartholow III	Work on response to motion to dismiss, finalize, file. Adversary Proceeding Study unopposed motion for extension of time to file reply to response to Motion To Dismiss filed by Defendants.	\$325.00	0.10	\$32.50
1/9/2012	Theodore O Bartholow III	Adversary Proceeding Study AHMSI's reply brief (regarding our response to AHMSI's motion for releif from stay).	\$325.00	0.40	\$130.00
2/27/2012	Theodore O Bartholow III	Adversary Proceeding Conference with CNS regarding AHMSI's continued reporting of delinquency on Mr. Bibolotti's account even though it was current when bankruptcy was filed and property surrendered.	\$325.00	0.20	N/C
2/27/2012	Theodore O Bartholow III	Adversary Proceeding Review correspondence client received from AHMSI regarding payment change notice.	\$325.00	0.20	\$65.00
2/27/2012	Theodore O Bartholow III	Adversary Proceeding Study memorandum opinion and order denying Motion to Dismiss.	\$325.00	0.40	N/C
2/29/2012	Theodore O Bartholow III	Adversary Proceeding Prepare extensive and detailed email to CNW containing draft discovery requests and instructions regarding preparation of 30(b)(6) depo notices and ESI letter.	\$325.00	2.60	N/C
3/5/2012	Theodore O Bartholow III	Adversary Proceeding Telephone conference with A. Golliher regarding case deadlines and scheduling of depositions.	\$325.00	0.30	\$97.50
3/5/2012	Theodore O Bartholow III	Adversary Proceeding Email correspondence with A. Golliher regarding case deadlines and second request for availability of Defendants' 30(b)(6) witnesses for deposition.	\$325.00	0.20	\$65.00
3/6/2012	Theodore O Bartholow III	Adversary Proceeding Review draft discovery requests to AHMSI including Requests for Production, Requests for Admissions, Interrogatories.	\$325.00	0.60	\$195.00
3/13/2012	Theodore O Bartholow III	Adversary Proceeding Study answer filed by AHMSI et al.	\$325.00	0.40	\$130.00
3/13/2012	Theodore O Bartholow III	Adversary Proceeding Conference with CNW regarding discovery requests and need to update same with reference to answer.	\$325.00	0.30	\$97.50
3/14/2012	Theodore O Bartholow III	Adversary Proceeding Review and modify draft discovery requests to AHMSI and Deutsche, and G. Moss and Associates.	\$325.00	2.10	N/C
3/19/2012	Theodore O Bartholow III	Adversary Proceeding Finalize draft deposition notices (.3) and email correspondence with A. Golliher regarding same (.1).	\$325.00	0.40	\$130.00
3/20/2012	Theodore O Bartholow III	Adversary Proceeding Legal research regarding self-serving collection disclaimers ineffective.	\$325.00	0.40	\$130.00
3/22/2012	Theodore O Bartholow III	Adversary Proceeding Email correspondence with A. Golliher regarding deposition dates, identification of representatives for defendants, and AHMSI's ability to speak for Deutsche at the depo.	\$325.00	0.40	\$130.00
3/23/2012	Theodore O Bartholow III	Adversary Proceeding Conference with KLK regarding dispute over whether AHMSI may represent Deutsche in depos.	\$325.00	0.30	\$97.50
3/23/2012	Theodore O Bartholow III	Adversary Proceeding Email correspondence with A. Golliher disputing whether AHMSI may represent Deutsche in depos.	\$325.00	0.50	\$162.50
3/28/2012	Theodore O Bartholow III	Adversary Proceeding Study Knipping v. Saxon case from E.D. Ct. sustaining FD CPA and UDAP claims regarding collection of discharged debt by mortgage servicer.	\$325.00	0.80	\$260.00
3/29/2012	Theodore O Bartholow III	Adversary Proceeding Conference with CNW regarding need to supplement discovery requests with exhibits.	\$325.00	0.20	N/C
4/4/2012	Theodore O Bartholow III	Adversary Proceeding Email correspondence with A. Golliher regarding scheduling of depositions.	\$325.00	0.10	\$32.50

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Theodore O Bartholow III

Date	Timekeeper	Project	Rate	Hours	Charge
4/8/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.10	\$32.50
	Email correspondence with A. Golliher following up on email regarding scheduling of depositions.				
4/11/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.60	N/C
	Conference with C. Wells regarding discovery responses to AHMSI et al.				
4/11/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.40	N/C
	Study medical information received from client.				
4/11/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	3.30	N/C
	Revise, finalize, compile, review and upload final Plaintiff's Discovery Responses to AHMSI.				
4/11/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	2.10	\$682.50
	Modify draft discovery responses.				
4/12/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.10	\$32.50
	Email to A. Golliher regarding dates for client's deposition.				
4/17/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	2.10	\$682.50
	Review discovery responses by AHMSI. (1.5) Review discovery responses by Deutsche. (.4) Study "verification" signed by AHMSI representative on behalf of Deutsche and AHMSI. (.2)				
4/18/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	2.60	N/C
	Discuss defendants' discovery responses with CNW, direct CNW requesting review of same to identify all areas where defendants provided substantive responses. (.2) Email correspondence with A. Golliher regarding request for conference about discovery responses. (.2) Research FRCP requirements for production of documents in response to requests for production. (.3) Research FRCP requirements for verifications of responses to interrogatories. (.3) Extensive telephone conference with A. Anthony and A. Golliher regarding defendants' discovery responses and areas of unresolved disputes for which a motion to compel may be required. (1.6)				
4/19/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	5.40	N/C
	Conference with CNW instructing her regarding research and preparation of memorandum regarding availability of pattern and practice evidence. (.2) Study and modify chart prepared by CNW regarding outcome of conference yesterday regarding AHMSI's discovery responses. (.4) Prepare draft motion to compel. (.5)				
4/20/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	6.70	\$2,177.50
	Telephone conference and email correspondence with A. Anthony regarding discovery issues and modifications to scheduling order. (.5) Supplement draft motion to compel with narrative regarding case background, analysis of reasons why policies and procedures are necessary to establish availability of punitive damages. (6.2)				
4/24/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.30	\$97.50
	Telephone conference with A. Anthony and judicial assistant regarding scheduling of deadlines, further conversation with A. Anthony about outstanding discovery issues and possible opportunities to resolve the case. (.3)				
5/4/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.70	\$227.50
	Telephone conference with A. Anthony regarding Defendants' request for protective order and need for updated discovery responses. (.3) Email correspondence with A. Golliher regarding Defendants' request for protective order and additional documents to be produced in discovery. (.4)				
5/30/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	1.20	N/C
	Resume work on motion to compel; update draft motion, review other motions filed in other cases.				
6/20/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	5.50	N/C
	Legal research regarding policies and procedures evidence.				
6/21/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	6.00	\$1,950.00
	Work on Motion to Compel; legal research regarding discovery sanctions, damages, need for policies and procedures, pattern and practice info for punitive damages.				
6/23/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	3.70	N/C
	Legal research regarding discovery burdens and other issues for motion to compel.				
6/25/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	3.70	N/C

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6/26/2012	Theodore O Bartholow III	Work on motion to compel. (3.5) Email correspondence with A. Anthony regarding deposition scheduling. (.2) Adversary Proceeding	\$325.00	7.60	\$2,470.00
6/27/2012	Theodore O Bartholow III	Telephone conference with A. Anthony regarding AHMSI's additional document production and amended discovery responses "anticipated" before 7/4/12. (.4) Email correspondence with A. Anthony regarding discovery disputes, anticipated supplements to AHMSI's discovery responses. (.2) Work on motion to compel. (7) Adversary Proceeding	\$325.00	7.00	N/C
6/28/2012	Theodore O Bartholow III	Work on motion to compel and research issues regarding same. Adversary Proceeding	\$325.00	14.00	\$4,550.00
7/5/2012	Theodore O Bartholow III	Email correspondence with CNW, A. Golliher, A. Anthony regarding dates for rescheduled depositions. (.1) Email correspondence with CNW regarding order of defendant depositions. (.1) Adversary Proceeding	\$325.00	0.20	N/C
7/6/2012	Theodore O Bartholow III	Email correspondence with CNW regarding scheduling of Plaintiff's deposition. (.1) Email correspondence with A. Golliher regarding scheduling of Plaintiff's deposition. (.1) Study supplemental document production and amended discovery responses of AHMSI, Deutsche and Moss. (1.4) Adversary Proceeding	\$325.00	1.60	\$520.00
7/7/2012	Theodore O Bartholow III	Conference with J. Patterson regarding investigation of assignments of lien filed for Mr. Bibolotti's property. Adversary Proceeding	\$325.00	0.40	N/C
7/9/2012	Theodore O Bartholow III	Email correspondence regarding scheduling of depositions. Adversary Proceeding	\$325.00	0.10	N/C
7/12/2012	Theodore O Bartholow III	Email correspondence with J. Patterson regarding request for copy of Assignment of loan from 2007. (.2) Email correspondence with A. Anthony and A. Golliher confirming that we are taking 3 depositions - AHMSI, Deutsche and Moss. (.1) Adversary Proceeding	\$325.00	0.30	\$97.50
7/13/2012	Theodore O Bartholow III	Study cases regarding discharge violation by mortgage servicer. Adversary Proceeding	\$325.00	0.40	\$130.00
7/16/2012	Theodore O Bartholow III	Strategy conference with KLK regarding upcoming depositions of Deutsche, AHMSI and Moss representatives, including research regarding whether an AHMSI rep can represent Deutsche, whether the AHMSI rep is properly authorized to testify for Deutsche. (.7) Email correspondence with A. Anthony and A. Golliher requesting identity of AHMSI/Deutsche corporate representative. (.1) Study revised/updated deposition notices by CNW, modify and approve. (.2) Adversary Proceeding	\$325.00	1.00	\$325.00
7/18/2012	Theodore O Bartholow III	Email and facsimile correspondence with A. Anthony regarding AHMSI's insistence that we keep policies and procedures evidence confidential. Adversary Proceeding	\$325.00	0.80	\$260.00
7/20/2012	Theodore O Bartholow III	Legal research regarding burden for establishing whether a document is confidential. (1.4) Adversary Proceeding	\$325.00	1.40	\$455.00
7/23/2012	Theodore O Bartholow III	Telephone conference and email correspondence with A. Anthony, A. Golliher, and KLK regarding confidentiality agreement and upcoming depositions. (.6) Preparation for deposition of AHMSI representative. (4.8) Adversary Proceeding	\$325.00	5.80	\$1,885.00
7/24/2012	Theodore O Bartholow III	Email correspondence with A. Golliher regarding false representations made by Defendants in their response to Plaintiffs' motion to compel. Adversary Proceeding	\$350.00	0.40	\$140.00
7/24/2012	Theodore O Bartholow III	Prepare for Depositions of Deutsche and AHMSI. Adversary Proceeding	\$325.00	10.00	\$3,250.00
7/25/2012	Theodore O Bartholow III	Prepare for, take depositions of Deutsche and AHMSI. Adversary Proceeding	\$325.00	14.00	\$4,550.00

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7/26/2012	Theodore O Bartholow III	Adversary Proceeding	\$350.00	3.40	N/C
	Prepare for deposition of Moss representative.				
7/27/2012	Theodore O Bartholow III	Adversary Proceeding	\$350.00	5.20	N/C
	Take deposition of Moss representative. (5) Conference with KLK regarding deposition of Moss representative. (.2)				
8/9/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.50	\$162.50
	Study Defendants' supplemental discovery requests.				
8/10/2012	Theodore O Bartholow III	Adversary Proceeding	\$350.00	1.50	N/C
	Review and modify Plaintiff's supplemental discovery responses.				
8/10/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.10	N/C
	Conference with CNW regarding need to identify persons with knowledge of relevant facts who were mentioned by L. Baggs in her deposition. (.1)				
8/16/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.60	\$195.00
	Study chart prepared by CNW regarding instances in which deponent (L. Baggs) was not able to testify competently regarding issues identified in deposition notices.				
8/20/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	2.50	\$812.50
	Prepare for deposition of E. Bibolotti.				
8/21/2012	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.60	\$210.00
	Conference with A. Anthony regarding case status, settlement opportunities, need to obtain competent witness testimony from Defendants AHMSI and Moss.				
8/21/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	6.50	N/C
	Deposition of E. Bibolotti.				
8/31/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.40	N/C
	Telephone conference with Plaintiff regarding scheduling of mediation; explain urgency that Plaintiff change travel plans.				
9/1/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.20	\$65.00
	Telephone conference with Plaintiff regarding mediation.				
9/3/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	3.30	\$1,072.50
	Preparation for hearing on motion to compel.				
9/4/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	4.50	\$1,462.50
	Preparation for hearing on motion to compel.				
9/4/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.30	\$97.50
	Legal research regarding effect of discharge and elements of claim for violation of the discharge injunction.				
9/5/2012	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.90	\$315.00
	Attend telephonic hearing on motion to compel.				
9/5/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	3.50	\$1,137.50
	Preparation for hearing on motion to compel; draft opening statement; review case law.				
9/7/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.40	\$130.00
	Study Defendants' Deposition Confidentiality Designations.				
9/9/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.40	\$130.00
	Review and edit (redact) time records for production to Defendants.				
9/10/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.40	N/C
	Conference with CNW regarding supplemental discovery production to Defendants. (.3) Follow-up email correspondence with D. Lowy regarding mediation materials including complaint and information about parties. (.1)				
9/12/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.40	\$130.00
	Email correspondence with D. Lowy regarding pricing for mediation. (.1) Email correspondence and telephone conference with A. Golliher regarding subpoena to J. Bibolotti for deposition. (.3)				

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Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Theodore O Bartholow III

Date	Timekeeper	Project	Rate	Hours	Charge
9/17/2012	Theodore O Bartholow III	Adversary Proceeding Email correspondence with A. Golliher regarding Defendants' Amended Confidentiality Designations. (.1) Study Defendants' Amended Confidentiality Designations. (.5) Study Defendants' letter regarding additional depositions noticed by Plaintiff. (.2) Email correspondence with A. Golliher regarding scheduling of additional depositions. (.2) Email correspondence with A. Golliher regarding amendment of scheduling order, postponing depositions until after mediation. (.2)	\$325.00	1.20	\$390.00
9/21/2012	Theodore O Bartholow III	Adversary Proceeding Study Trunzo v. Citimortgage case regarding disclaimer language ineffective. (.4) Telephone conference with J. Bibolotti regarding deposition subpoena from Defendants. (.4)	\$325.00	0.80	\$260.00
9/24/2012	Theodore O Bartholow III	Adversary Proceeding Email CNW regarding caselaw to include in mediation statement. (.2) Study correspondence from A. Golliher regarding cancellation of deposition of J. Bibolotti. (.1)	\$325.00	0.30	\$97.50
9/25/2012	Theodore O Bartholow III	Adversary Proceeding Preparation for mediation; evaluation of evidence regarding damages claims, legal research for updated caselaw on causes of action and damages theories. (6.5) Email correspondence with CNW regarding corrections to Plaintiff's deposition. (.1)	\$325.00	6.60	\$2,145.00
9/26/2012	Theodore O Bartholow III	Adversary Proceeding Work on mediation statement; research regarding bankruptcy disclaimer language. (4.5) Meeting with client regarding mediation, expectations, settlement strategy, process. (1.5) Email correspondence with A. Golliher regarding agreed continuance of case deadlines for after mediation. (.1)	\$350.00	6.10	\$2,135.00
9/27/2012	Theodore O Bartholow III	Adversary Proceeding Prepare mediation statement. (10.0) Email correspondence with D. Lowy at C. Nolland's office regarding upcoming mediation. (.2) Prepare check for mediator. (.1)	\$350.00	10.30	\$3,605.00
9/28/2012	Theodore O Bartholow III	Adversary Proceeding Email correspondence with D. Lowy regarding Yousendit file transfer service. (.1) Conference with CNW regarding settlement, draft motion to continue case deadlines. (1.5)	\$325.00	1.60	\$520.00
9/29/2012	Theodore O Bartholow III	Adversary Proceeding Case/mediation strategy conference with CNW and JP regarding settlement strategy at mediation.	\$325.00	1.50	N/C
9/30/2012	Theodore O Bartholow III	Adversary Proceeding Legal research in preparation for mediation regarding similar cases including Barton v. Ocwen and Collins.	\$325.00	1.60	\$520.00
10/1/2012	Theodore O Bartholow III	Adversary Proceeding Attend mediation.	\$325.00	9.00	\$2,925.00
10/2/2012	Theodore O Bartholow III	Adversary Proceeding Study corrections to Plaintiff's deposition identified by CNW. (.3) Prepare extensive email memorandum summarizing results of unsuccessful mediation, evaluating next steps. (.7) Extensive email correspondence with various other consumer law practitioners regarding litigation strategy going forward after failed mediation. (.8) Email correspondence from A. Golliher regarding scheduling issues. (.1)	\$325.00	1.90	\$617.50
10/3/2012	Theodore O Bartholow III	Adversary Proceeding Study mediator's settlement proposal.	\$325.00	0.30	\$97.50
10/4/2012	Theodore O Bartholow III	Adversary Proceeding Telephone conference with A. Golliher regarding scheduling issues.	\$325.00	0.20	N/C
10/10/2012	Theodore O Bartholow III	Adversary Proceeding Telephone conference with client; prepare Plaintiff's response to mediator's proposal. (1.2) Email correspondence with D. Lowy regarding extension of deadline to respond to mediator's proposal. (.2)	\$325.00	1.40	\$455.00
10/16/2012	Theodore O Bartholow III	Adversary Proceeding Study Mediator's report. (.1) Study draft agreed motion to amend deadlines. (.2) Email correspondence with A. Anthony and A. Golliher regarding trial scheduling. (.1)	\$325.00	0.40	\$130.00
10/17/2012	Theodore O Bartholow III	Adversary Proceeding Email and telephone correspondence with A. Golliher regarding dispute over extension of all case deadlines,	\$325.00	1.80	N/C

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HOURLY BILLING REPORT BY TIMEKEEPER
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Theodore O Bartholow III

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		<i>whether expert deadlines were extended; conference with KLK and GAA regarding strategy related to same.</i>			
10/18/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	3.80	N/C
		<i>Dispute with A. Golliher over scheduling issues. (3.2) Study proposed scheduling order as revised by A. Golliher; email correspondence regarding same. (.5) Email correspondence with A. Golliher regarding scheduling of deposition of J. Ulzheimer. (.1)</i>			
10/19/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.10	\$32.50
		<i>Email correspondence with A. Golliher regarding scheduling of deposition of J. Ulzheimer.</i>			
10/22/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.40	\$130.00
		<i>Study additional documents produced by client regarding pre-petition credit repair efforts, efforts to sell and lease properties in Florida. (.3) Email correspondence with A. Golliher regarding scheduling of deposition of J. Ulzheimer. (.1)</i>			
10/23/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.10	\$32.50
		<i>Follow-up email correspondence with A. Golliher regarding location of deposition of J. Ulzheimer.</i>			
10/24/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.60	\$195.00
		<i>Study Allison case out of EDTX denying MTD on standing issues. (.5) Email correspondence with A. Golliher regarding whether she will accept service of the Deposition notice for Mr. Ulzheimer. (.1)</i>			
11/1/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	4.40	N/C
		<i>Jury verdict research regarding damages for mortgage servicing abuse. (1.2) Legal research regarding effect of discharge and elements of claim for violation of the discharge injunction. (3.2)</i>			
11/4/2012	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.50	\$175.00
		<i>Telephone conference with A. Anthony regarding hearing on motion to compel.</i>			
11/6/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.40	\$130.00
		<i>Study In re Brown case v. Bank of America regarding similar discharge violation in WDPA.</i>			
11/9/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.50	\$162.50
		<i>Conference with CNW regarding additional information requested of AHMSI at deposition and need for follow-up with defense counsel regarding status of requests. (.1) Legal research regarding In re McClure case by Judge Lynn regarding Bank of America's violation of discharge injunction. (.4)</i>			
11/13/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.10	\$32.50
		<i>Email correspondence with A. Golliher regarding status of outstanding discovery requests.</i>			
11/26/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	11.40	\$3,705.00
		<i>Email correspondence with A. Golliher regarding recordings received but unuseable. (.2) Telephone conference with former colleague of Ulzheimer regarding his disposition and expertise. (.8) Preparation for deposition of Defendants' credit expert J. Ulzheimer: read book: The Smart Consumer's Guide to Good Credit by J. Ulzheimer. (3.2) Preparation for deposition of Defendants' credit expert J. Ulzheimer: study his expert reports from other cases; review his blog and other internet reports by him regarding credit issues. (7.2)</i>			
11/27/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	12.90	\$4,192.50
		<i>Preparation for deposition of Defendants' credit expert continued. Review case documents, prepare deposition questions and evaluate organizational strategy for deposition. (12.5) Email correspondence and telephone conference with A. Anthony regarding AHMSI's recordings, producing recordings in unusable format. (.2) Review new Carmax contract obtained by Plaintiff. (.2)</i>			
11/28/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	8.00	\$2,600.00
		<i>Deposition of J. Ulzheimer.</i>			
11/29/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	1.40	\$455.00
		<i>Email correspondence with A. Anthony regarding Ulzheimer deposition concluded. (.1) Prepare memorandum to file summarizing results of Ulzheimer deposition. (1.3)</i>			
11/30/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.50	\$162.50
		<i>Email correspondence with A. Anthony regarding Ulzheimer deposition and intent to present us with Ulzheimer's invoice. (.2) Review, modify draft subpoena to Ulzheimer to produce documents identified and requested at deposition. (.3)</i>			

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HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Theodore O Bartholow III

Date	Timekeeper	Project	Rate	Hours	Charge
12/3/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.40	\$130.00
	Email correspondence with A. Anthony regarding Ulzheimer's invoice for expert testimony.				
12/5/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.10	\$32.50
	Email correspondence with A. Anthony regarding follow up on requests for recordings.				
12/6/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.10	\$32.50
	Email correspondence with A. Anthony regarding follow up on requests for recordings.				
12/7/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.30	N/C
	Multiple emails exchanged regarding Defendants sending us the codecs that would allow us to listen to their recordings.				
12/10/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	2.80	\$910.00
	Begin research on proof of damages regarding discharge violation claim for motion for summary judgment. (.23)				
	Email correspondence with A. Gollither regarding recordings and efforts to provide them in usable form. (.1)				
	Strategy conference with CNW regarding MSJ preparation strategy, delegation of responsibilities, and need for additional discovery from Defendants. (.4)				
12/11/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	3.20	\$1,040.00
	Legal research regarding discharge violation claims: review Wright v. Parkland, McClure, Bryant, Thrash, Amended McClure opinions for motion for summary judgment.				
12/12/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	6.40	\$2,080.00
	Study letter from Deutsche to AHMSI produced by Defendants regarding Deutsche delegating litigation responsibility to AHMSI. (.2) Study screenshot regarding credit reporting produced by Defendants on 12/12. (.2) Work on motion for summary judgment continued. (.6)				
12/13/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	4.70	\$1,527.50
	Legal research regarding Culpepper case out of Oregon regarding discharge violation for similar conduct by Wells Fargo, including refusal to cease communications absent written cease and desist by Plaintiff. (.6) Legal research regarding Brown case from PAWB regarding no discharge violation for communications when debtor is trying to keep the property. (.5) Research regarding FD CPA claims, specifically regarding theory that after discharge, servicer-borrower relationship is terminated. (.3.6)				
12/14/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	8.00	\$2,600.00
	Work on motion for summary judgment continued.				
12/15/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	13.80	\$4,485.00
	Study Defendants' amended motion to dismiss, our response, court's order denying MTD, work on MSJ; review discovery exchanged and continue work on drafting MSJ. (.6.6) Work on motion for summary judgment; prepare record cites; legal research regarding bankruptcy disclaimer language; study and mark-up amended complaint and identify undisputed facts by comparing with Defendants' answer. (.7.2)				
12/16/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	7.40	\$2,405.00
	Continue work on MSJ; draft statement of undisputed facts; prepare and markup .pdf binder of all discovery.				
12/17/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.50	\$162.50
	Follow-up with court reporters regarding status of Ulzheimer deposition transcript. (.2) Email correspondence with A. Anthony regarding response to subpoena directed to J. Ulzheimer following deposition. (.3)				
12/18/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	13.40	\$4,355.00
	Email correspondence with A. Anthony regarding production of additional expert reports pursuant to Plaintiff's subpoena. (.1) Study voluminous additional expert reports of J. Ulzheimer produced by Defendants. (.2.3) Work on motion for summary judgment: supplement statement of undisputed facts, argument regarding discharge violation claims; conferences with GAA, KKK and CNW regarding strategy and format for motion. (.11)				
12/19/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	10.00	\$3,250.00
	Conference with client to prepare affidavit in support of summary judgment. (.3.5) Work on motion for summary judgment. (.6.5)				
12/20/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	16.00	\$5,200.00
	Work on motion for summary judgment, finalize, identify items to be filed under seal, research issues related to				

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HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Theodore O Bartholow III

Date	Timekeeper	Project	Rate	Hours	Charge
	524(j), research and study Russel case distinguishing Mahoney case, proof, edit, file, serve.				
12/21/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.30	N/C
	Study notice of deficiency from Court regarding excess pages. (.1) Telephone conference with A. Anthony regarding agreed motion to exceed page limit on Plaintiff's motion for summary judgment. (.1) Telephone conference with CNW regarding need to prepare agreed motion to exceed page limit. (.1)				
12/28/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	2.00	\$650.00
	Study Defendants' motion for summary judgment and attached exhibits and affidavit of C. Ellis.				
12/31/2012	Theodore O Bartholow III	Adversary Proceeding	\$325.00	0.10	\$32.50
	Email correspondence with A. Anthony regarding extension of deadline to file responses to MSJs.				
1/2/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	4.70	\$1,645.00
	Study cases cited by AHMSI in its summary judgment motion. (5.5) Email correspondence with A. Anthony and A. Golliher regarding extension of deadline to file responses to summary judgment motions. (.2)				
1/4/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.90	\$315.00
	Study In re Haberman case by Judge Mazzant allowing attorneys' fees in similar case (FCRA). (.5) Email correspondence and telephone conference with J. Manchee regarding result in Haberman. (.3) Study order granting motion for extension of time to file responses to MSJs. (.1)				
1/9/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.20	\$70.00
	Review comparison of Defendants' amended and second amended discovery responses prepared by CNW.				
1/13/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	8.00	\$2,800.00
	Work on response to Defendants' motion for summary judgment. Legal research regarding cases cited by Defendants; conference with CNW regarding delegation of responsibilities for preparation of response.				
1/14/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	13.00	\$4,550.00
	Study transcript of hearing on Plaintiff's motion to compel. (.5) Continue work on response to motion for summary judgment. (12.5)				
1/15/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	8.50	\$2,975.00
	Continue work on response to MSJ; conference with CNW regarding additional tasks needed while I travel on 1/16-17.				
1/17/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	9.60	N/C
	Edit response to MSJ, conference with CNW regarding additional work required, continue work on response to MSJ. (6) Telephonic hearing with Court and opposing counsel regarding scheduling issues. (.4) Legal research regarding motion to strike affidavit of C. Ellis; confer with CNW regarding preparation of same. (3.2)				
1/18/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	4.00	\$1,400.00
	Complete work on response to MSJ, proof, authorize for filing by CNW. (6.5) Modify draft motion to strike declaration of C. Ellis. (1.5)				
1/22/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.10	N/C
	Email correspondence with court staff regarding deficiencies with filings.				
1/23/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.20	\$70.00
	Email correspondence with A. Golliher regarding extension of deadline to file reply briefs.				
1/23/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.10	N/C
	(Erroneous duplicate entry). Email correspondence with counsel for defendants regarding extension of deadlines to file reply briefs.				
1/30/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	1.00	\$350.00
	Legal research regarding whether Florida law requires notice of intent to accelerate.				
2/5/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.70	\$245.00
	Legal research - review NCLC overview of FDCA coverage of mortgages for Reply brief.				
2/7/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	9.70	\$3,395.00
	Email correspondence with A. Golliher regarding Defendants' request to exceed page limits for their reply brief. (.2) Email correspondence with A. Anthony regarding scheduling issues. (.1) Legal research regarding reply briefs to responses of Defendants to Plaintiff's motion for summary judgment. (3.6) Prepare response to				

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HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Theodore O Bartholow III

Date	Timekeeper	Project	Rate	Hours	Charge
		<i>Defendants' motion to strike Plaintiff's affidavit in support of summary judgment. (2.8) Legal research regarding response to Defendants' motion to strike Plaintiff's affidavit in support of summary judgment. (3)</i>			
2/8/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	8.80	N/C
		<i>Work on response to Defendants' motion to strike Plaintiff's affidavit in support of motion for summary judgment, edit, finalize for filing. (2.6) Work on reply to AHMSI/Deutsche response to motion for summary judgment. (6.2) Work on reply to Moss response to motion for summary judgment. (2.6)</i>			
2/14/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.20	\$70.00
		<i>Email and telephone conference with A. Anthony regarding conference call with Court to address trial scheduling issues.</i>			
2/15/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.30	\$105.00
		<i>Telephone conference with Court regarding trial scheduling issues. (.1) Email correspondence with A. Watt regarding agreed order on new pre-trial deadlines. (.2)</i>			
2/18/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	4.60	N/C
		<i>Email correspondence with A. Watt regarding agreed order on new pre-trial deadlines. (.3) Modify draft reply to Defendants' response to Plaintiff's motion to strike Defendants' affidavit; legal research regarding same. (4.3)</i>			
2/21/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.50	\$175.00
		<i>Study In re Wallace case from 9th Cir. BAP regarding availability of damages, attorneys' fees, sanctions for violation of discharge injunction.</i>			
3/13/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	1.80	\$630.00
		<i>Legal research regarding motion to supplement summary judgment record. (.6) Study Bridge v. Ocwen case regarding no servicer exception post-discharge. (.7) Legal research regarding Donnelly-Tovar v. Select Portfolio case regarding mortgage servicer violation of FDCPA. (.5)</i>			
3/14/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	2.70	\$945.00
		<i>Modify draft motion to supplement summary judgment record.</i>			
3/19/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.60	\$210.00
		<i>Study documents received by Plaintiff in 2013 regarding his mortgage loan and evaluate same for supplementation of summary judgment record. (.4) Email correspondence and telephone conference with opposing counsel inquiring into Ocwen's role in the litigation moving forward. (.2)</i>			
3/20/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.30	\$105.00
		<i>Telephone conference and email correspondence with A. Anthony regarding documents Plaintiff received from Ocwen/Homeward since the summary judgment motions were filed; request for agreement to supplement summary judgment record with same.</i>			
3/25/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	1.40	N/C
		<i>Modify draft motion to supplement summary judgment record to include discussion of Donnelly-Tovar.</i>			
4/4/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.20	\$70.00
		<i>Email correspondence with A. Golliher regarding AHMSI's request to file response to our motion to supplement the SJ record.</i>			
4/4/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.40	\$140.00
		<i>Study AHMSI response to motion to supplement the SJ record.</i>			
4/4/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	1.30	N/C
		<i>Legal research regarding cases cited by AHMSI in its response to motion to supplement SJ record.</i>			
4/4/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.40	\$140.00
		<i>Study unopposed motion for leave to supplement summary judgment briefing; email correspondence with A. Watt regarding same.</i>			
4/5/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.30	N/C
		<i>Correspondence with court staff regarding supplementation of summary judgment record; direct CNW to file supplement to record.</i>			
4/24/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	5.00	N/C
		<i>Legal research regarding Mortimer v. BoA - not illegal to report credit pre-discharge, but implies that</i>			

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		<i>post-discharge reportig would violate discharge injunction. (.5) Begin trial preparation: schedule deadlines and milestones for completion of pre-trial order and pre-trial briefing, review Ulzheimer deposition in preparation to prove up damages. (.4.5)</i>			
4/25/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	3.30	N/C
		<i>Continue trial preparation; prepare outline of pre-trial order, statement of disputed issues of fact and law.</i>			
4/29/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	1.10	\$385.00
		<i>Study Court's order cancelling trial; conference with GAA, KLK, CNW regarding possible interpretation of same. (.5) Legal research regarding In re Culpepper opinion determining attorneys' fees after successful discharge violation suit. (.6)</i>			
5/15/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	0.80	N/C
		<i>Study Court's memorandum opinion granting Plaintiff's motion for summary judgment on discharge violation claim.</i>			
5/20/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	3.40	N/C
		<i>Telephone conference with A. Gollither and Judge Mazzant's Law Clerk regarding what is to be covered in brief in support of sanctions; continue telephone conference with A. Gollither regarding whether there are settlement possibilities. (.3) Email correspondence with A. Gollither regarding need for clarification from the Court regarding what is to be covered in brief for sanctions. (.3) Briefing strategy conference with KLK, CNW to brainstorm on issues to be addressed in brief for sanctions important case facts, quantification of damages, structure of brief, issues related to Rule 54's requirements for seeking attorneys' fees after entry of judgment as they relate to brief on sanctions. (1.5) Conference with GAA regarding strategy issues. (.3) Email correspondence with C. Nolland regarding possibility that we will seek his assistance in settlement negotiations. (.2) Legal research regarding In re Mooney regarding appropriate sanctions for violation of the discharge injunction. (.8)</i>			
5/21/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	6.20	\$2,170.00
		<i>Legal research regarding actual damages and emotional distress. (2.4) Legal research regarding punitive damages / willfulness standard / calculation of amount. (3.8)</i>			
5/22/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	4.70	\$1,645.00
		<i>Telephone conference with A. Anthony regarding case status following order on summary judgment. (.2) Continue legal research for brief on sanctions. (4.5)</i>			
5/23/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	1.30	N/C
		<i>Strategy session with CNW and KLK regarding brief in support of sanctions; brainstorm on organization and important points.</i>			
5/24/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	10.50	\$3,675.00
		<i>Continue legal research regarding calculation of damages for violation of discharge injunction. (5.4) Email correspondence with counsel for defendants regarding need to correct typos in opinion regarding certain dates. (.1) Review Haberman opinion for analysis of attorney fee award. (.6) Prepare outline of brief in support of sanctions for Defendants' violation of discharge injunction. (1.6) Prepare allocation of tasks for team regarding preparation of brief in support of sanctions. (.6) Prepare draft motion to determine whether documents and testimony designated as confidential should be made public. (2.2)</i>			
5/25/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	7.20	N/C
		<i>Review time and billing records, compare with Johnson factors and begin analysis regarding attorneys' fees to be sought in brief in support of sanctions. (4.5) Work with CNW to review evidentiary record and other discovery for facts supporting actual, emotional, and punitive damages. (2.7)</i>			
5/26/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	12.50	\$4,375.00
		<i>Work on brief in support of sanctions - 12.5</i>			
5/27/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	14.00	\$4,900.00
		<i>Work on brief in support of sanctions - 14.0</i>			
5/28/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	11.20	\$3,920.00
		<i>Work on brief in support of sanctions and brief in support of attorneys' fees - 11.2</i>			

Armstrong Kellett Bartholow P.C.
11300 N Central Expy Ste 301
Dallas, TX 75243

Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
HOURLY BILLING REPORT BY TIMEKEEPER
Report Period: All Dates

Theodore O Bartholow III

Date	Timekeeper	Project	Rate	Hours	Charge
5/29/2013	Theodore O Bartholow III	Adversary Proceeding	\$350.00	15.00	\$5,250.00
	Work on brief in support of sanctions and brief in support of attorneys' fees - 15				
				Total Hours	Total Charges
				576.10	\$146,717.50

EXHIBIT C

**UNITED STATES CONSUMER LAW
ATTORNEY FEE SURVEY REPORT**

2010-2011

Top 10 Cities, 2nd Edition



Ronald L. Burdge

**United States Consumer Law
Attorney Fee Survey Report 2010-2011,
Top 10 Cities, 2nd Edition**

Conducted By

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This work is dedicated to the private and public practice members of the Consumer Law bar across the United States and its territories who tirelessly dedicate their careers to helping consumers and businesses find justice every day in our legal system. Without their participation this publication would not have been possible.

And a special thanks is extended to Ira Rheingold, Executive Director of the National Association of Consumer Advocates, and Jon Sheldon, with the National Consumer Law Center, for their leadership, friendship, advice and tireless support of this project over the years.

Editor's Note:

As in all categories of law, there are niches in Consumer Law that can command hourly rates that may differ from the average and mean results of a general survey such as this. As but one example, Consumer Class Action work typically results in higher-than-normal hourly rates. The same is commonly true of Consumer Law cases litigated in federal Courts. The results of this survey should be considered as a general guideline for the entire field of Consumer Law and the results of this survey should be considered in light of all applicable factors that may impact the reasonable hourly rate in any particular case, situation, Court or field of law.

***Ronald L. Burdge, Esq.
Dayton, Ohio***

**UNITED STATES CONSUMER LAW
ATTORNEY FEE SURVEY, 2010-2011
Top 10 Cities Edition**

Table of Contents

1. Introduction.	<u>1</u>
Error Rate.	<u>4</u>
Methodology.	<u>4</u>
Section 508 Compliance.	<u>5</u>
The Average and the Median: What it Means to You.	<u>6</u>
Top 10 Cities Survey Geographic Areas Defined.	<u>7</u>
Interpreting the Findings.	<u>8</u>
 2. Summary Profile of the Typical US Consumer Law Attorney.	 <u>10</u>
 3. Top 10 Cities Average Rates Table for All Firms by City.	 <u>12</u>
 4. Top 10 Cities Median & Average Summaries Tables.	 <u>13</u>
Explanation of Cities Table.	<u>13</u>
New York, NY.	<u>14</u>
Los Angeles, CA.	<u>15</u>
Chicago, IL.	<u>16</u>
Houston, TX.	<u>17</u>
Philadelphia, PA.	<u>18</u>
Phoenix, AZ.	<u>19</u>
San Antonio, TX.	<u>20</u>
San Diego, CA.	<u>21</u>
Dallas, TX.	<u>22</u>
San Jose, CA.	<u>23</u>
 5. Survey Techniques.	 <u>24</u>
 6. Cases Employing Use of Survey Data.	 <u>25</u>
 7. Additional Cases on Use of Survey Data.	 <u>27</u>

8. Recommendations for Future Survey Data.....	<u>29</u>
About the Editor.....	<u>29</u>

1. Introduction

This report publishes the survey results of the United States Consumer Law Attorney Fee Survey Report 2010-2011 for the ten largest U.S. cities as of the 2010 census, which are (in order): New York, NY, Los Angeles, CA, Chicago, IL, Houston, TX, Philadelphia, PA, Phoenix, AZ, San Antonio, TX, San Diego, CA, Dallas, TX, and San Jose, CA.

The total population of these ten cities is 7.9% of the total US population according to the 2010 census. The central location of this significant portion of the US population makes an analysis of fee rates in these large city areas worthwhile since there are also significant numbers of consumers, consumer transactions, and Consumer Law attorneys in these central areas.

It seems logical that urban attorney fee hourly rates would be higher than rural rates and a review of our national and local data supports the conclusion. For that reason, in the most recent survey, a new question was added so that survey data could be analyzed on a "city area" basis, a far more local basis than the regional reports produce in the National Survey Report. Thus, while regional reports will continue to have their place and provide valuable data for survey participants, this is the first survey report to provide city data.

Attorneys in all "Top 10" cities and every state and the US Territories took part in the national survey and the results are the most comprehensive since our research work began on the subject in 1999. The data from each of the Top 10 city areas was then culled for presentation in this Top 10 Cities Edition of the Report.

"Consumer Law" is recognized as a specialty area of law¹ dealing with issues arising from transactions involving one or more persons acting as individuals or as a family. It typically includes the legal fields of

¹ As said by the Ohio 9th District Court of Appeals, "[c]onsumer law is a specialty area that is not common among many legal practitioners." *Crow v. Fred Martin Motor Co.*, 2003-Ohio-1293 (Summit App. No. 21128).

bankruptcy, credit discrimination, consumer banking, warranty law, unfair and deceptive acts and practices, and more narrow topics of consumer law such as consumer protection rights enabled by specific statutes such as the Fair Credit Reporting Act, the Uniform Consumer Sales Practices Act, state and federal “lemon” laws, and many others.

This Top 10 Cities Edition of the United States Consumer Law Attorney Fee Survey Report for 2010-2011 is reported in eight sections and compiles the data for the ten largest US cities by population size.

Section 2 of this Top 10 Cities Edition of the National Survey Report is the “Summary Profile of the Typical US Consumer Law Attorney,” a collective approach to the entire national survey results which yields a detailed picture of key aspects of the typical US Consumer Law practitioner in the United States and its territories. It is based on the survey results as a whole.

Section 3, the “Top 10 Cities Average Rates Table for All Firms by City” reports the average hourly rates and includes both attorney rates and paralegal rates. Also included in this section is the percentage of small firms versus large firms within each city area.

Section 4 is the “Top 10 Cities Median & Average Summaries Table” which reports not just a median analysis but also the results of all of the survey questions on a City area approach. The average for the City area is included, of course, along with the 25%, 75% and 95% median rate results. The added scaling gives greater analysis opportunities for the reader’s consideration.

To gain a broader understanding of the City area data in this report, the reader may wish to refer to the National Survey Report for the state or region in which the City or its area is located.

In compiling this report, an important contribution was made by members of the National Association of Consumer Advocates and Consumer Law attorneys across the United States and its territories who were invited to participate during 2010.

Information was collected for individual data as of end of year 2010. As previously, an on-line survey service was utilized to gather and tabulate the results with safeguards in place to limit data input per survey participant to one set of data.

Similar studies were undertaken annually since 2000. The objective of these studies was to determine the demographics of Consumer Law practitioners, including attorney hourly billing rate, firm size, years in practice, concentration of practice, primary and secondary practice area prevalence, paralegal billing rates and other data.

The collected information has been condensed into a national reference to provide benchmarks to assist Consumer Law attorneys as they manage their practice. While this report includes selected results from that national reference publication, its focus is on the culling out of selected specific city area data for only the ten city areas in the United States which have the largest populations.

It should be noted that this report is city-focused. A metropolitan area definition would, in many instances, cover more than one state and doing so could also include more than one region of data from the National Report. For instance, while the largest single city area is New York, the largest single metropolitan area is the New York-Newark-Bridgeport area which includes portions of New York and New Jersey and Connecticut and Pennsylvania. While it may well be that attorney fee rates in the larger metropolitan area of New York may be substantially similar to those of the New York City area, this City Area Report does not test that conclusion. More detailed metropolitan area data with explanatory charts is available on request.

Because of the still-increasing involvement of paralegals and law clerks in non-administrative day to day aspects of legal practice, data is also compiled on city area paralegal hourly rates.

The data is reported in several tables below, allowing the reader to consider the data from several viewpoints of selected factors or criteria. In addition, more detailed regional data with explanatory charts may be available in the twelve separately published Regional Survey Reports,

available on request.

Error Rate

A hand review was conducted of all data received during the national survey. The data was then compared with the data reported throughout the survey and also from the previous survey. The result indicated an error rate of less than one percent in this survey, a number substantially lower than the error rate of all known similar surveys.

Methodology

Survey results are based on the results of an on-line survey fielded during 2010 and consisting of 9 key data questions. The survey was administered via email, ordinary mail, facsimile and telephonic invitations to a confidential, web-based questionnaire.

The entire active membership of the National Association of Consumer Advocates (except for persons employed in public employment or education) along with other known Consumer Law practitioners from around the United States and its territories was surveyed.

Invitations to participate were also randomly sent to attorneys identified through city and area local telephone book listings, review of cases involving the various state adaptations of the Uniform Consumer Sales Practices Act and other consumer law areas which disclosed Consumer Law practitioners, as well as Internet searches conducted on a national level as well as randomly selected physical telephone book specialty listings where available, and attorney directories listing Consumer Law practitioners throughout the United States and its territories.

Invitations to participate were also randomly sent to attorneys identified through court filings in various jurisdictions and bar association directories where available.

The questionnaire for the United States Consumer Law Attorney Fee

Survey was designed using generally accepted standard methodology, including short and precise questions that were simply worded with multiple-choice answers, in order to assure the accuracy of the responses and the ease with which compilation and analysis of the responses could be done.

When the Attorney Fee Survey is "closed" the results are independently tabulated by an independent survey company and raw results reported to the author of this Report. Those results are then individually spot checked by both telephone and email in order to assure a high rate of accuracy in the survey data. For this Top 10 Cities Edition, the US Census was then examined to reveal the ten most populated city areas. The survey data for those areas was then drawn out of the national survey for independent analysis. Averages and means calculations were made for each of the city areas, among other analyses that was done for each city area. This analyses was done apart and separate from the regional and national analysis reported in the National Survey Report.

The data was analyzed correctly by simple mathematical processes such as addition, multiplication and division to arrive at an arithmetical average and means analysis.

Section 508 Compliance

The United States Consumer Law Attorney Fee Survey is the only online survey program that is Section 508 Certified. This means that the survey program on which this survey runs meets all current US Federal Section 508 certification guidelines.

Section 508 is a Federal law that outlines the requirements to make online information and services accessible to users with disabilities. The government web site that outlines the requirements and helpful links regarding section 508 is located on the internet at this page: <http://www.section508.gov/>. All Federal agencies are required to use 508 certified software and technologies when available.

The Voluntary Product Accessibility Template, or VPAT's purpose, is

to assist Federal contracting officials and other buyers in making preliminary assessments regarding the availability of commercial "Electronic and Information Technology" products and services with features that support accessibility. The VPAT was developed by the Information Technology Industry Council (ITI) in partnership with the U.S. General Services Administration (GSA).

Use of the VPAT means that this survey is built on programming that includes a text element for every non-text element of the survey web page, web pages are designed so that all information displayed with color is also available without color, all parts of the survey are readable without having to open another window, and other techniques to enable disabled persons to fully participate in every aspect of the Fee Survey.

It is important for the Fee Survey to be able to reach the broadest range of potential respondents possible to provide the reader with the most accurate results. By including survey feedback from the disabled demographic, the Fee Survey ensures a more representative population is able to participate so their economic demographics may be included in the Fee Survey results.

The Average and the Median: What it Means to You

To help practitioners understand and interpret the data below, a brief explanation of the data may help. The tables below use some terms whose meaning may not be clear to many Consumer Law practitioners.

The "average" (sometimes called the arithmetic average) is calculated by adding the values of all responses, then dividing by the number of responses.

Example: Five responses are reported, 3, 4, 6, 8 and 12. The average is calculated by adding their values ($3 + 4 + 6 + 8 + 12 = 33$), then dividing by the number of responses (5). Thus, the average is $33 / 5 = 6.6$.

The median has a different meaning. It is the middle value of a series of values, which is initially rank-ordered from low to high. By definition,

half the numbers are greater and half are less than the median number. Both mean and median values are used in this survey report as a pointer for the “central area” of survey results without regard to the average. Statisticians variously agree that using the median as a statistic reduces the effect of extreme outer numbers (extremely high or low values, such as 12 in the above example). Using an average takes all numbers into accounting.

Example: Five responses are reported, 3, 4, 6, 8 and 12. The median is the middle number of the order of distribution, 6. Note, however, that the average of this same distribution of numbers is 6.6.

The median literally is the value in the middle. It represents the mid way point in a sequence of numbers. It is determined by lining up the values in the set of data (in this fee survey that would be all of the individual fee rate responses logged in the survey) from the smallest on up to the largest. The one in the dead-center is the median number.

The median is not the average of the numbers (you don’t add anything) in the list, but merely the center of the list. Some statisticians say that using the mean (instead of the average) gives less weight to the individual fee rates that are on the outer limits of the survey responses and is more likely to direct the survey to the “real” center of the responses.

Because the median number is commonly not the same as the average number, being either slightly above or below it, we are including both results in this year’s survey results.

Top 10 Cities Survey Geographic Areas Defined

This survey Report takes a “Top 10” city view of the survey data collected by the United States Consumer Law Attorney Fee Survey as reported in the 2010-2011 national Report. Together, these ten cities make up 7.9% of the total US population.

In response to requests for even more detailed data than provided by the national Report, a new survey question was added in the last survey which obtains from each survey participant the specific area of their region

where each participant maintains their firm office. The responsive data enables an even more localized set of data to be generated for geographic areas within each of the 12 regions in the national Report. This “Top 10 Cities” report is an example of one of those.

The 2010 U.S. census reports the following cites to rank as the Top 10 largest cities.

1. New York, NY, population 8,175,133
2. Los Angeles, CA, population 3,792,621
3. Chicago, IL, population 2,695,598
4. Houston, TX, population 2,099,451
5. Philadelphia, PA, population 1,526,006
6. Phoenix, AZ, population 1,455,632
7. San Antonio, TX, population 1,327,407
8. San Diego, CA, population 1,307,402
9. Dallas, TX, population 1,197,816
10. San Jose, CA, population 945,942

In this Top 10 Cities Report, the city analysis is enabled by data breakdown into the following geographical areas from their respective Regions, in order to obtain viable survey data that is localized to each of the ten largest U.S. cities:

New York, Southern Federal District (New York, NY)
California, 2nd Dist. C.A. (Los Angeles, CA)
Illinois, Northern Federal District (Chicago, IL)
Texas, 1st and 14th Dist.s C.A. (Houston, TX)
Arizona (Phoenix, AZ)
Pennsylvania, Eastern Federal District (Philadelphia, PA)
Texas, 4th Dist. C.A. (San Antonio, TX)
California, 4th Dist. C.A. (San Diego, CA)
Texas, 5th Dist. C.A. (Dallas, TX)
California, 6th Dist. C.A. (San Jose, CA)

Interpreting the Findings

An hourly rate is commonly impacted by several factors, including practice location, degree of practice concentration, years of practice, firm size, reputation, advertising, personal client relationships, and other factors. As a result, the information presented here is for informational purposes only and may or may not be indicative of a particular attorney's reasonable hourly rate without further, more detailed analysis of the available and other data.

The summary profile presents an overview of the "average" US Consumer Law attorney and their practice in each of the ten largest US cities by population. It may be viewed as the average of all responses in each surveyed city area.

The Top 10 Cities Average Rates Table for All Firms by City provides an overview of the averages for respondents in each city. Presented in table format, it allows for easy comparison of averages of key data across several city areas.

The Top 10 Cities Median and Average Summaries Tables in the national report are presented to give an overview of the practice on Consumer Law lawyers in each city area. Note the use of both average and median results in this section, with the median used to reduce the effect of extremely high or low values in some data. This table also shows the difference in survey results when comparing the average hourly rates and the median hourly rates.

To gain a broader understanding of the City area data in this report, the reader may wish to refer to the National Survey Report for the state or region in which the City or its area is located.

2. Summary Profile of the Typical US Consumer Law Attorney

This section summarizes key statistics derived from the survey when viewed from a national approach. Emphasis here is on the average Consumer Law attorney in the United States without regard for any specific survey factor or locality.

The typical Consumer Law attorney is in a small office of 4 or fewer practitioners. Not a single region was dominated by larger firms. The US Territories region was the only region that reported 100% employed 4 or fewer attorneys. At the other end of the spectrum is New York which reported that 59.4% were firms employing 4 or fewer attorneys.

The typical Consumer Law attorney has been practicing law for 17.3 years. All regions reported in the range from 14 years to 20.9 years in practice.

15.4% of all Consumer Law attorneys have been in practice less than 5 years, a decrease from the last survey report's 19% but still slightly below the previous survey report's 16%.

The average percentage of more-experienced attorneys (those with 31 or more years of practice) is 17.25%. However, the region with the largest percentage of more-experienced attorneys is the Pacific with 39.5%.

The average of less-experienced attorneys (those with less than 5 years of practice) is 15.4%. However, the region with the largest percentage of less experienced attorneys is also the Pacific with 5.2%.

49.2% of all firms reported that their practice consists of 90-100% Consumer Law issues. This figure is a dramatic drop from the last survey when 82.7% was the level reporting their practice to fall in the 90-100% range of Consumer Law.

The average Consumer Law practice is still supplemented in largest part by Bankruptcy work (10 of the 12 regions in the survey), as it has been

for several years. In the US Territories Region, however, Bankruptcy work is reported as the largest area of the practice with other general Consumer Law work ranking in second place.

The typical Consumer Law firm employs 1 paralegal (1.7 to be precise) whose hourly billable rate averages \$95.8. In the last survey report, the typical Consumer Law firm employed 1 paralegal but the hourly billable rate was \$96, which was itself a slight increase from the previous survey's \$93.25.

The average hourly rate for the typical Consumer Law attorney (regardless of all other factors) is \$304, down very slightly from the last survey report's of \$305, which was itself a drop of the prior report of \$307.

The median Attorney hourly rate is \$300, up from last year's \$293 and still below the preceding survey's report of \$308.

The median 25% Attorney hourly rate (the point at which 25% of all survey participants reported an hourly rate lower than this number) is \$241, compared to \$240 in the last survey. The median 75% Attorney hourly rate is \$355, compared to \$365 in the last survey.

The median 95% Attorney hourly rate is \$480, compared to \$443 in the last survey.

The typical Consumer Law firm lawyer has not changed their hourly rate in the last 15.6 months. In the last survey it was an average of 17 months since the hourly rate had been changed in the average firm.

3. Top 10 Cities Average Rates Table for All Firms by City

This Table does not take into consideration the factors of the degree of concentration or years of practice, among other things, all of which will have a large impact on any particular person's hourly rate. All calculations in this table have been rounded to the nearest whole number.

City	Small Firm % of City (<5)	Large Firm % of City (>5)	Average Attorney Hourly Rate	Average Paralegal Hourly Rate
1. New York, NY	50	50	320	112
2. Los Angeles, CA	82	18	382	139
3. Chicago, IL	53	47	430	123
4. Houston, TX	88	12	353	83
5. Philadelphia, PA	46	54	372	132
6. Phoenix, AZ	85	15	325	106
7. San Antonio, TX	67	33	308	87
8. San Diego, CA	76	24	398	123
9. Dallas, TX	86	14	398	144
10. San Jose, CA	100	0	387	125

4. Top 10 Cities Median & Average Summaries Tables

Explanation of Cities Table

Firm Size	The typical firm size in this city area. <5 means fewer than 5 and >5 means 5 or more
Median Years in Practice	The median number of years that all attorneys in this city area have been in practice.
Concentration of Practice in Consumer Law	The largest percentage group, expressed as a percentage in the midpoint of all percentile ranges (90-100% is represented as 95% in the table).
Primary Practice Area	The area of law comprising the largest percentage of the practice work.
Secondary Practice Area	The largest practice area outside of the primary practice area; more than one may be listed.
Median Number of Paralegals in Firm	The median number resulting from all survey responses.
Last Time Rate Change Occurred (months)	The median number, expressed in months.
Median Paralegal Rate for All Paralegals	Expressed in dollars.
Average Attorney Rate for All Attorneys	Expressed in dollars. Note that this is not the "median."
25% Median Attorney Rate for All Attorneys	25% of all survey responses are below this number, expressed in dollars.
Median Attorney Rate for All Attorneys	Half of all survey responses are above this number and half below, expressed in dollars.
75% Median Attorney Rate for All Attorneys	75% of all survey responses are below this number, expressed in dollars.
95% Median Attorney Rate for All Attorneys	5% of all survey responses are above this number, expressed in dollars.

New York, NY

Firm Size	survey results were evenly split between small and large firms
Median Years in Practice	18
Concentration of Practice in Consumer Law	50
Primary Practice Area	Consumer Law
Secondary Practice Area	Bankruptcy
Last Time Rate Change Occurred (months)	18
Median Number of Paralegals in Firm	1
Average Paralegal Rate for All Paralegals	112
Median Paralegal Rate for All Paralegals	112
Average Attorney Rate for All Attorneys	320
25% Median Attorney Rate for All Attorneys	262
Median Attorney Rate for All Attorneys	337
75% Median Attorney Rate for All Attorneys	362
95% Median Attorney Rate for All Attorneys	387

Los Angeles, CA

Firm Size	<5
Median Years in Practice	8
Concentration of Practice in Consumer Law	95
Primary Practice Area	Consumer Law
Secondary Practice Area	Real Estate
Last Time Rate Change Occurred (months)	16
Median Number of Paralegals in Firm	1
Average Paralegal Rate for All Paralegals	139
Median Paralegal Rate for All Paralegals	175
Average Attorney Rate for All Attorneys	382
25% Median Attorney Rate for All Attorneys	312
Median Attorney Rate for All Attorneys	362
75% Median Attorney Rate for All Attorneys	412
95% Median Attorney Rate for All Attorneys	587

Chicago, IL

Firm Size	<5
Median Years in Practice	15
Concentration of Practice in Consumer Law	95
Primary Practice Area	Consumer Law
Secondary Practice Area	Other
Last Time Rate Change Occurred (months)	9
Median Number of Paralegals in Firm	2
Average Paralegal Rate for All Paralegals	123
Median Paralegal Rate for All Paralegals	112
Average Attorney Rate for All Attorneys	430
25% Median Attorney Rate for All Attorneys	362
Median Attorney Rate for All Attorneys	437
75% Median Attorney Rate for All Attorneys	562
95% Median Attorney Rate for All Attorneys	587

Houston, TX

Firm Size	<5
Median Years in Practice	23
Concentration of Practice in Consumer Law	95
Primary Practice Area	Consumer Law
Secondary Practice Area	Domestic Relations & Medical Malpractice
Last Time Rate Change Occurred (months)	13
Median Number of Paralegals in Firm	1
Average Paralegal Rate for All Paralegals	83
Median Paralegal Rate for All Paralegals	87
Average Attorney Rate for All Attorneys	353
25% Median Attorney Rate for All Attorneys	300
Median Attorney Rate for All Attorneys	312
75% Median Attorney Rate for All Attorneys	337
95% Median Attorney Rate for All Attorneys	587

Philadelphia, PA

Firm Size	>5
Median Years in Practice	8
Concentration of Practice in Consumer Law	95
Primary Practice Area	Consumer Law
Secondary Practice Area	Bankruptcy
Last Time Rate Change Occurred (months)	14
Median Number of Paralegals in Firm	3
Average Paralegal Rate for All Paralegals	132
Median Paralegal Rate for All Paralegals	137
Average Attorney Rate for All Attorneys	372
25% Median Attorney Rate for All Attorneys	287
Median Attorney Rate for All Attorneys	362
75% Median Attorney Rate for All Attorneys	437
95% Median Attorney Rate for All Attorneys	587

Phoenix, AZ

Firm Size	<5
Median Years in Practice	18
Concentration of Practice in Consumer Law	95
Primary Practice Area	Consumer Law
Secondary Practice Area	Bankruptcy
Last Time Rate Change Occurred (months)	14
Median Number of Paralegals in Firm	1
Average Paralegal Rate for All Paralegals	106
Median Paralegal Rate for All Paralegals	112
Average Attorney Rate for All Attorneys	325
25% Median Attorney Rate for All Attorneys	287
Median Attorney Rate for All Attorneys	312
75% Median Attorney Rate for All Attorneys	337
95% Median Attorney Rate for All Attorneys	412

San Antonio, TX

Firm Size	<5
Median Years in Practice	18
Concentration of Practice in Consumer Law	95
Primary Practice Area	Bankruptcy
Secondary Practice Area	Consumer Law
Last Time Rate Change Occurred (months)	16
Median Number of Paralegals in Firm	1
Average Paralegal Rate for All Paralegals	87
Median Paralegal Rate for All Paralegals	87
Average Attorney Rate for All Attorneys	308
25% Median Attorney Rate for All Attorneys	287
Median Attorney Rate for All Attorneys	300
75% Median Attorney Rate for All Attorneys	364
95% Median Attorney Rate for All Attorneys	375

San Diego, CA

Firm Size	<5
Median Years in Practice	13
Concentration of Practice in Consumer Law	95
Primary Practice Area	Consumer Law
Secondary Practice Area	Bankruptcy
Last Time Rate Change Occurred (months)	14
Median Number of Paralegals in Firm	1
Average Paralegal Rate for All Paralegals	123
Median Paralegal Rate for All Paralegals	137
Average Attorney Rate for All Attorneys	398
25% Median Attorney Rate for All Attorneys	362
Median Attorney Rate for All Attorneys	412
75% Median Attorney Rate for All Attorneys	437
95% Median Attorney Rate for All Attorneys	587

Dallas, TX

Firm Size	<5
Median Years in Practice	23
Concentration of Practice in Consumer Law	95
Primary Practice Area	Consumer Law
Secondary Practice Area	Personal Injury
Last Time Rate Change Occurred (months)	17
Median Number of Paralegals in Firm	1
Average Paralegal Rate for All Paralegals	144
Median Paralegal Rate for All Paralegals	150
Average Attorney Rate for All Attorneys	398
25% Median Attorney Rate for All Attorneys	287
Median Attorney Rate for All Attorneys	362
75% Median Attorney Rate for All Attorneys	550
95% Median Attorney Rate for All Attorneys	587

San Jose, CA

Firm Size	<5
Median Years in Practice	13
Concentration of Practice in Consumer Law	95
Primary Practice Area	Consumer Law
Secondary Practice Area	Bankruptcy
Last Time Rate Change Occurred (months)	15
Median Number of Paralegals in Firm	1
Average Paralegal Rate for All Paralegals	125
Median Paralegal Rate for All Paralegals	125
Average Attorney Rate for All Attorneys	387
25% Median Attorney Rate for All Attorneys	350
Median Attorney Rate for All Attorneys	375
75% Median Attorney Rate for All Attorneys	462
95% Median Attorney Rate for All Attorneys	487

5. Survey Techniques

Surveys are important tools in any evaluation process. There are fundamentally two types of surveys: open ended questioning and closed ended questioning.

Open ended questions allow the responder to respond in any manner at all with no definite answer. Close ended questions provide a limited number of possible answers from which a response can be chosen by the responder. Because open ended questions allow for an unlimited response, they can lead to a subjective analysis and the results are almost always more difficult to interpret and quantify for analysis.

Close ended questions, however, lend their responses to easy statistical analysis.

There are five types of close ended questions.

A Likert-scale question allows for responses on a scale and allows a responder to state their feelings about an issue, such as strongly agree to strongly disagree. Multiple choice questions allow the responder to select from a finite number of responses. Ordinal questions ask the responder to rate things in relation to each other, such as selecting the most important to the least important responses about an issue. Categorical questions first place the responder in a category and then poses questions based on those categories, such as preceding questions with the initial inquiry of whether the responder is male or female. Numerical questions are used when the answer must be a real number.

This survey used numerical questions and one multiple choice question. This allowed for precise responses that could readily be cataloged and statistically interpreted.

The methodology used in conducting United States Consumer Law Attorney Fee Survey 2010-2011 is explained in the "Methodology" section of the Introduction to this work.

6. Cases Employing Use of Survey Data

Courts frequently consider and use survey data in decision making involving fee disputes, finding it an economical and impartial means of determining .

Cases using the *US Consumer Law Attorney Fee Survey* deciding attorney fee disputes in Consumer Law cases include the following.

Decker v. Transworld Systems, Inc., 2009 WL 2916819, N.D.Ill.,2009., September 01, 2009 (finding results in the 2007 United States Consumer Law Attorney Fee Survey to be “supported by the Laffey Matrix”).

Krapf v Nationwide Credit, Inc., 2010 WL 4261444, C.D. Cal., October 21, 2010.

LaFountain, Jr v. Paul Benton Motors of North Carolina, LLC, 2010 WL 4457057, ED NC, November 5, 2010 (Senior US District Judge James C. Fox specifically finds the *US Consumer Law Attorney Fee Survey* to be persuasive, after rejecting the National Law Journal’s fee survey and the US Attorney’s Laffey Matrix as *un*persuasive in consumer law cases: “The court does, however, find the evidence in the *United States Consumer Law Attorney Fee Survey* to be persuasive”).

Livingston v. Cavalry Portfolio Services, LLC, 2009 WL 4724268, N.D.Ohio,2009., December 02, 2009.

Paris v Regent Asset Management Solutions, Inc., 2010 WL 3910212, S.D. Ohio, October 5, 2010.

Renninger v Phillips & Cohen Associates, Ltd, 2010 WL 3259417, M.D. Fla., August 18, 2010.

Sandin v. United Collection Bureau, Inc., 2009 WL 2500408, S.D.Fla.,2009., August 14, 2009.

Savage v NIC, Inc., 2010 WL 2347028, D. Ariz., June 9, 2010.

Shelago v. Marshall & Ziolkowski Enterprise, LLC, 2009 WL 1097534, D.Ariz.,2009., April 22, 2009.

Suleski v. Bryant Lafayette & Associates, 2010 WL 1904968, E.D.Wis.,2010., May 10, 2010 (“However, the United States Consumer Law Attorney Fee Survey for 2008-09 for the Midwest and California, see www.consumerlaw.org/feesurvey (last visited May 7, 2010), supports the reasonableness of the hourly rates sought by counsel in light of their experience”).

Vahidy v. Transworld Systems, Inc., 2009 WL 2916825, N.D.Ill.,2009., September 01, 2009 (finding results in the 2007 United States Consumer Law Attorney Fee Survey to be “supported by the Laffey Matrix”).

Wamsley v. Kemp, 2010 WL 1610734, S.D.Ohio,2010., April 20, 2010 (using both the national survey and the regional survey reports).

7. Additional Cases on Use of Survey Data

Additional considerations in using fee surveys may be relevant to a court's consideration in a particular case, including the following concepts drawn from the illustrative cases below.

The cost of performing a fee survey may be recoverable in some instances.

It is a matter of first impression that a fee applicant would hire another attorney to conduct a survey on her behalf. We cannot forget that Luessenhop has the burden of proving that her Fee Application is based upon prevailing market rates and that she has the right to present evidence to support the rate she believes to be prevailing. Here, where we are required to weigh the presumptive prevailing market rate district wide, further pondering the geographical distance and economic disparities between the Plattsburgh and Albany communities and Schneider's relatively limited access to those attorneys who practice civil rights litigation in Albany, we acknowledge that Luessenhop was left with little option but to hire Mishler, an Albany attorney, to conduct a more comprehensive survey on her behalf. Luessenhop seeks \$787.50 for Mishler's endeavors, which appears to be modest. Considering the amount of time this Court spent to conduct a similar survey, we do not find this amount to be unreasonable and will award it.

Luessenhop v. Clinton County, N.Y. 558 F.Supp.2d 247, 272 (N.D.N.Y.,2008).

While different attorney fee surveys may exist for the Court's consideration, the question may be which "fee survey better served the purpose of assessing the skills, experience and reputation of counsel" in a particular case. *Strohl Systems Group, Inc. v. Fallon*, E.D.Pa., 2007, 2007 WL 4323008.

Moreover, a fee survey may be approved as probative evidence of the

reasonableness of an hourly rate. *Taylor v. USF-Red Star Express, Inc.*, 2005 WL 555371, E.D.Pa., 2005, March 8, 2005.

However, the results of an attorney fee survey may be merely a starting point, a piece of evidence that still should be shown to apply in a particular case. See, *Ray v. Secretary of Dept. Of Health and Human Services*, 2006 WL 1006587, Fed.Cl., 2006, March 30, 2006.

8. Recommendations for Future Survey Data

As always, we welcome your suggestions for improvements to the survey as we continue to gather useful information for Consumer Law practitioners in the future. Please email your suggestions to Ron@TheLawCoach.com or you may mail them to Ronald L. Burdge, 2299 Miamisburg Centerville Road, Dayton, Ohio 45459-3817.

Ronald L. Burdge, Editor

About the Editor

Ronald L. Burdge is the founder of Burdge Law Office Co LPA in Dayton, Ohio. Mr. Burdge is in private practice in Ohio, Kentucky and Indiana and elsewhere by *pro hac* admission, and is nationally known as a leading Consumer Law attorney. For over a decade, Mr. Burdge has testified as an expert witness on Consumer Law and Attorney Fee issues in numerous state and federal courts. He is a member of the Total Practice Management Association and other practice management organizations. His work in the field of surveys began with college undergraduate course work including marketing survey work while pursuing a bachelor of arts degree at San Diego State University in California prior to 1975.

He has authored numerous articles in national, state, and local publications, and lectured widely on Auto Sales Fraud, Attorney Fee issues, Lemon Laws, Udap Laws, Rv Lemon Laws, Assistive Device Lemon Laws, Odometer Laws, other Consumer Law topics, and Consumer Trial Practice and Strategy, and is a member of the American Society of Legal Writers and the Legal Writing Institute. Mr. Burdge has also lectured widely at national and state Consumer Protection Law seminars before attorneys, judges, and both public and business groups, and has testified before the Ohio Legislature and its committees on Consumer Law issues.

He has extensive trial and appellate experience in individual and class action cases. Since 2004, he remains the only Consumer Law attorney in Ohio who has been annually named to Ohio Super Lawyer status by *Law & Politics* Magazine and whose practice is entirely devoted to Consumer Law work. In 2004, he was named Trial Lawyer of the Year by the National Association of Consumer Advocates and in 2010 he was elected to the Board of the National Association of Consumer Advocates.

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by R.L.Burdge, Dayton, Ohio

EXHIBIT D

Armstrong Kellett Bartholow P.C.
11300 N Central Expy Ste 301
Dallas, TX 75243

Client: Bibolotti, Enzo Account: AHMSI-Consumer Litigation - Non BK
EXPENSE REPORT BY DATE
Report Period: All Dates

Date	Description	Amount
6/24/2011	e-filing 158th District Court	\$528.63
7/24/2012	Erroneous entry	\$0.01
7/24/2012	Depo exhibits-FedEx Office	\$118.50
7/25/2012	Erroneous entry	\$0.01
7/25/2012	Boggs depo lunch	\$31.48
7/25/2012	Elite Document-Depo-L. Baggs-Deustch rep	\$1,380.00
7/25/2012	Elite Document-L. Baggs Transcript-Dstc	\$1,512.39
7/25/2012	Elite Document-L. Baggs-AMHSI Rep depo	\$1,220.50
7/25/2012	Elite Document-L. Baggs-AMHSI Transcript	\$1,692.07
7/27/2012	Elite-Documents-M. Sullivan G. Moss depo	\$926.25
7/27/2012	Elite Documents-M. Sullivan G. MossTrans	\$1,082.69
8/21/2012	Enzo depo lunch	\$15.20
8/21/2012	Transperfect-Enzo depo-AHMSI	\$1,248.50
9/27/2012	Erroneous entry	\$0.01
10/1/2012	Bank One Garage-park for Mediation -CNW	\$16.00
10/1/2012	Bank One Garage-park for Mediation-TO3	\$16.00
11/27/2012	TransUnion-FICO Standard	\$17.95
11/27/2012	Erroneous entry	\$0.01
12/1/2012	Ulzheimer Group-Expert testimony fees	\$4,340.00
12/14/2012	Subway-summary judgement dinner	\$15.16
12/17/2012	EliteDocument- J.Ulzheimer orig & etran	\$2,436.54
12/17/2012	Elite-Documents- depo of J. Ulzheimer	\$1,703.75
1/8/2013	David Maxwell - Transcript of MTC hrng	\$184.30
Total:		\$18,485.95